

State: Pennsylvania **Filing Company:** State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care Insurance
Project Name/Number: 2017 PA LTCI 97045 SERIES/

Filing at a Glance

Company: State Farm Mutual Automobile Insurance Company
Product Name: Long Term Care Insurance
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - M.U. (Medically underwritten)
Date Submitted: 08/08/2017
SERFF Tr Num: STLH-131142349
SERFF Status: Assigned
State Tr Num: STLH-131142349
State Status: Received Review in Progress
Co Tr Num: 2017 PA LTCI 97045 SERIES

Implementation: 01/01/2017
Date Requested:
Author(s): Barb Baxter, Jeff Mueller, Janel Allison, Tanya Bennett, Harrison Lin
Reviewer(s): Jim Lavery (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed aggregate 32.4% increase on 1,189 policyholders of State Farm form 97045PA.1.

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care Insurance
Project Name/Number: 2017 PA LTCI 97045 SERIES/
Filing Company: State Farm Mutual Automobile Insurance Company

General Information

Project Name: 2017 PA LTCI 97045 SERIES

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 34.2%

Deemer Date:

Submitted By: Janel Allison

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Illinois has approved three rounds of 40% maximum increases.

Market Type: Individual

Individual Market Type:

Filing Status Changed: 08/08/2017

State Status Changed: 08/08/2017

Created By: Janel Allison

Corresponding Filing Tracking Number:

State TOI: LTC03I Individual Long Term Care

Filing Description:

Dear Sir or Madam,

On behalf of State Farm Mutual Automobile Insurance Company of Bloomington, IL, I submit the following rate revision filing. We are filing new rate tables for Policy Forms 97045PA.1 and Rider Forms 99504 and 99505. This filing represents an average increase of 34.2%. Rate increases will range from 0% to 40%. These new rates will apply on the policyholder's next anniversary. These rates will be implemented on January 1, 2018, or as soon as possible thereafter.

Most policyholders will be given the option to reduce coverage in an effort to reduce the impact of the proposed increase. Only policyholders who have coverage that is greater than the minimum issue requirements will have this option. Options available include:

- Reduce the daily benefit amount
- Decrease the benefit period
- Increase the elimination period
- Remove an optional rider

We appreciate your time in reviewing this filing. Please don't hesitate to contact us if there is any additional information that we can provide to assist you in your review of this filing.

Sincerely,

Janel Allison
Actuarial Analyst I
State Farm Mutual Automobile Ins. Co.
(309) 763-7113

Company and Contact

Filing Contact Information

Janel Allison, Actuarial Analyst I
One State Farm Plaza
Bloomington, IL 61710

Janel.Allison.EFJZ@statefarm.com
309-763-7113 [Phone]
309-766-1827 [FAX]

State: Pennsylvania **Filing Company:** State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care Insurance
Project Name/Number: 2017 PA LTCI 97045 SERIES/

Filing Company Information

State Farm Mutual Automobile
Insurance Company
One State Farm Plaza
Bloomington, IL 61710
(309) 766-5188 ext. [Phone]

CoCode: 25178
Group Code: 176
Group Name:
FEIN Number: 37-0533100

State of Domicile: Illinois
Company Type:
State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	Pennsylvania	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care Insurance		
Project Name/Number:	2017 PA LTCI 97045 SERIES/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	13.800%
Effective Date of Last Rate Revision:	01/01/2017
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
State Farm Mutual Automobile Insurance Company	296.700%	34.200%	\$592,266	1,189	\$1,731,656	40.000%	0.000%

State:	Pennsylvania	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care Insurance		
Project Name/Number:	2017 PA LTCI 97045 SERIES/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	97045PA.1, 99504, 99505	Revised	Previous State Filing Number: STLH-130588955 Percent Rate Change Request: 34.2	Proposed Rate Table D32 - Policies Issued Prior to November 1, 2000.pdf, Proposed Rate Table D33 - Policies Issued On or After November 1, 2000.pdf, Current Rate Table B93- Policies Issued Prior to November 1, 2000.pdf, Current Rate Table B94 - Policies Issued On or After November 1, 2000.pdf,

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.08	3.17	4.20
30-34	1.43	4.19	5.54
35-39	1.85	5.52	7.18
40	2.09	6.22	8.09
41	2.19	6.51	8.47
42	2.29	6.79	8.81
43	2.42	7.18	9.34
44	2.55	7.55	9.84
45	2.68	7.97	10.35
46	2.82	8.36	10.88
47	2.99	8.89	11.56
48	3.14	9.27	12.11
49	3.27	9.67	12.67
50	3.42	10.09	13.22
51	3.54	10.50	13.75
52	3.69	10.91	14.34
53	3.86	11.47	15.16
54	4.05	12.04	16.00
55	4.22	12.59	16.83
56	4.43	13.23	17.79
57	4.69	14.06	18.90
58	5.00	14.94	20.03
59	5.35	15.89	21.24
60	5.72	16.98	22.54
61	6.12	17.83	24.04
62	6.59	18.72	25.80
63	7.06	19.69	27.78
64	7.56	20.80	29.85
65	8.11	22.10	32.20
66	8.76	23.62	34.96
67	9.58	25.33	37.97
68	10.52	27.18	40.74
69	11.57	29.12	43.64
70	12.75	31.08	46.58
71	14.12	32.74	49.07
72	15.70	34.14	51.15
73	17.73	35.73	53.60
74	19.22	38.28	57.43
75	20.20	42.26	57.42
76	22.39	48.97	63.65
77	24.40	53.46	69.32
78	27.49	60.27	78.13
79	30.59	67.07	86.95
80	33.68	73.88	95.77
81	36.80	80.65	104.59
82	39.90	87.46	113.40
83	42.99	94.25	122.21
84	46.09	101.06	131.03
	ZZ 11D32	ZZ 31D32	ZZ 51D32

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D32 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.98	2.76	3.86
30-34	1.29	3.61	5.08
35-39	1.67	4.96	6.64
40	1.87	5.59	7.49
41	1.96	5.84	7.80
42	2.05	6.13	8.15
43	2.17	6.48	8.62
44	2.29	6.83	9.11
45	2.40	7.18	9.59
46	2.53	7.53	10.05
47	2.68	8.01	10.65
48	2.81	8.37	11.20
49	2.93	8.76	11.72
50	3.06	9.10	12.22
51	3.19	9.46	12.74
52	3.31	9.83	13.23
53	3.46	10.33	14.03
54	3.62	10.82	14.80
55	3.78	11.34	15.55
56	3.98	11.94	16.45
57	4.22	12.67	17.49
58	4.50	13.28	18.55
59	4.80	13.85	19.63
60	5.13	14.51	20.85
61	5.50	15.22	22.23
62	5.92	15.97	23.86
63	6.35	16.80	25.18
64	6.79	17.74	26.59
65	7.29	18.84	28.23
66	7.88	20.11	30.15
67	8.61	21.54	32.29
68	9.45	23.08	34.60
69	10.40	24.72	37.05
70	11.47	26.42	39.60
71	12.70	27.92	41.84
72	14.11	29.19	43.81
73	15.94	30.72	46.04
74	17.27	33.38	50.02
75	18.15	37.27	53.08
76	20.12	43.03	58.86
77	21.92	48.17	64.11
78	24.71	54.30	72.28
79	27.49	60.42	80.42
80	30.28	66.56	88.55
81	33.07	72.68	96.72
82	35.86	78.82	104.86
83	38.64	84.94	113.01
84	41.43	91.06	121.16
	ZZ 21D32	ZZ 41D32	ZZ 61D32

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discour

Rate Table D32 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.12	4.97	6.62
30-34	4.10	6.55	8.68
35-39	5.35	8.50	11.27
40	6.02	9.62	12.73
41	6.31	10.02	13.30
42	6.58	10.49	13.86
43	6.99	11.07	14.69
44	7.32	11.68	15.47
45	7.74	12.32	16.28
46	8.15	12.88	17.11
47	8.62	13.72	18.17
48	9.09	14.48	19.11
49	9.48	15.23	20.08
50	9.90	16.00	21.03
51	10.29	16.76	21.98
52	10.75	17.56	22.96
53	11.27	18.37	24.28
54	11.87	19.24	25.63
55	12.38	20.08	26.94
56	13.05	21.03	28.46
57	13.73	22.19	30.13
58	14.48	23.48	31.77
59	15.27	24.84	33.46
60	16.13	26.39	35.28
61	17.08	28.10	37.37
62	18.27	30.03	39.84
63	19.57	32.06	42.59
64	20.97	34.17	45.54
65	22.16	36.53	48.85
66	23.16	39.27	52.67
67	24.25	42.63	57.19
68	25.45	46.41	62.24
69	26.77	49.93	67.76
70	28.20	52.25	73.92
71	29.67	54.16	80.85
72	31.18	55.74	83.53
73	32.80	57.48	86.13
74	34.69	60.15	90.12
75	37.14	60.97	95.34
76	40.33	69.86	104.67
77	43.52	76.07	113.98
78	46.73	82.26	123.24
79	49.93	89.53	134.13
80	54.24	97.27	145.70
81	58.56	104.97	157.27
82	62.87	112.71	168.87
83	67.17	120.43	180.42
84	71.47	128.16	191.99
	ZS11D32	ZS31D32	ZS51D32

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D32 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.81	4.52	6.12
30-34	3.71	5.91	8.04
35-39	4.83	7.66	10.42
40	5.43	8.67	11.76
41	5.66	9.04	12.26
42	5.92	9.45	12.84
43	6.29	10.01	13.57
44	6.64	10.56	14.34
45	6.94	11.12	15.09
46	7.29	11.62	15.81
47	7.76	12.36	16.79
48	8.15	13.06	17.70
49	8.51	13.75	18.56
50	8.92	14.45	19.46
51	9.31	15.13	20.37
52	9.67	15.79	21.22
53	10.15	16.55	22.47
54	10.64	17.30	23.72
55	11.13	18.05	24.92
56	11.72	18.93	26.31
57	12.35	19.99	27.82
58	13.01	21.15	29.39
59	13.72	22.43	30.93
60	14.46	23.80	32.62
61	15.39	25.31	34.55
62	16.39	27.03	36.81
63	17.60	28.87	39.37
64	18.58	30.79	42.10
65	19.33	32.93	45.16
66	20.21	35.43	48.71
67	21.20	38.42	52.88
68	22.27	40.82	57.55
69	23.39	42.87	62.66
70	24.54	44.83	67.20
71	25.62	46.41	69.57
72	26.64	47.69	71.48
73	27.72	49.11	73.59
74	29.24	51.30	76.98
75	31.03	54.35	81.55
76	33.88	60.00	90.03
77	36.73	65.58	98.27
78	39.57	71.75	107.65
79	42.46	78.21	117.35
80	46.13	84.97	127.45
81	49.78	91.72	137.56
82	53.45	98.47	147.67
83	57.11	105.22	157.80
84	60.77	111.97	167.92
	ZS21D32	ZS41D32	ZS61D32

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discour

Rate Table D32 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	4.44	6.96	9.04
30-34	5.88	9.18	11.93
35-39	7.63	11.89	15.50
40	8.60	13.43	17.46
41	8.99	14.03	18.24
42	9.38	14.66	19.04
43	9.90	15.50	20.15
44	10.44	16.32	21.24
45	11.02	17.19	22.36
46	11.58	18.02	23.49
47	12.25	19.17	24.93
48	12.68	19.89	26.07
49	13.09	20.65	27.19
50	13.48	21.43	28.35
51	13.85	22.22	29.47
52	14.29	22.96	30.60
53	14.81	23.86	31.92
54	15.41	24.82	33.19
55	15.95	25.77	34.54
56	16.59	26.82	36.02
57	17.32	28.06	37.66
58	18.12	29.33	39.41
59	18.98	30.69	41.15
60	19.85	32.17	43.12
61	20.89	33.81	45.30
62	22.11	35.83	47.96
63	23.46	38.00	50.81
64	24.92	40.36	53.89
65	26.54	43.01	57.34
66	28.42	46.03	61.31
67	30.62	49.57	65.94
68	33.07	53.47	71.09
69	34.17	57.74	76.71
70	35.32	62.44	82.94
71	36.51	67.51	89.94
72	37.76	68.42	97.96
73	39.16	69.43	104.04
74	40.75	71.31	106.86
75	43.11	73.81	110.59
76	46.23	78.65	117.85
77	49.34	83.50	125.10
78	52.47	87.91	131.71
79	55.52	93.75	140.45
80	59.88	101.16	151.53
81	64.29	108.53	162.62
82	68.65	115.95	173.69
83	73.03	123.35	184.78
84	77.44	130.74	195.88
	ZC11D32	ZC31D32	ZC51D32

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D32 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	4.05	6.30	8.39
30-34	5.32	8.25	11.02
35-39	6.87	10.70	14.31
40	7.73	12.10	16.14
41	8.05	12.60	16.83
42	8.41	13.20	17.61
43	8.92	13.96	18.65
44	9.41	14.71	19.66
45	9.87	15.50	20.71
46	10.39	16.24	21.70
47	11.03	17.26	23.06
48	11.40	17.96	24.12
49	11.76	18.66	25.16
50	12.14	19.31	26.21
51	12.47	19.99	27.24
52	12.84	20.64	28.27
53	13.31	21.53	29.50
54	13.83	22.34	30.73
55	14.34	23.21	31.92
56	14.92	24.18	33.31
57	15.60	25.30	34.80
58	16.31	26.49	36.46
59	17.02	27.66	38.07
60	17.82	28.98	39.89
61	18.76	30.49	41.94
62	19.85	32.24	44.31
63	21.10	34.23	47.00
64	22.39	36.39	49.84
65	23.84	38.75	53.05
66	25.54	41.47	56.67
67	27.54	44.66	60.97
68	29.04	48.17	65.76
69	29.92	51.98	70.95
70	30.82	56.24	76.71
71	31.62	57.95	83.19
72	32.36	58.63	87.89
73	33.19	59.42	89.05
74	34.41	61.00	91.42
75	35.93	63.21	94.72
76	38.52	67.68	101.42
77	41.12	72.14	108.10
78	43.72	76.43	114.82
79	46.36	81.50	122.28
80	50.00	87.93	131.90
81	53.64	94.36	141.58
82	57.31	100.78	151.23
83	60.95	107.21	160.88
84	64.62	113.65	170.53
	ZC21D32	ZC41D32	ZC61D32

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discour

Rate Table D32 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.92	2.70	3.57
30-34	1.22	3.56	4.71
35-39	1.57	4.69	6.11
40	1.78	5.29	6.88
41	1.86	5.54	7.20
42	1.95	5.77	7.49
43	2.06	6.11	7.94
44	2.17	6.42	8.37
45	2.28	6.78	8.80
46	2.40	7.11	9.25
47	2.54	7.56	9.83
48	2.67	7.88	10.30
49	2.78	8.22	10.78
50	2.91	8.58	11.24
51	3.01	8.93	11.69
52	3.14	9.28	12.20
53	3.28	9.75	12.89
54	3.44	10.24	13.61
55	3.59	10.71	14.31
56	3.77	11.25	15.13
57	3.99	11.96	16.07
58	4.25	12.71	17.03
59	4.55	13.51	18.06
60	4.86	14.44	19.17
61	5.20	15.16	20.45
62	5.60	15.92	21.94
63	6.00	16.75	23.63
64	6.43	17.69	25.39
65	6.90	18.80	27.39
66	7.45	20.09	29.73
67	8.15	21.54	32.29
68	8.95	23.12	34.65
69	9.84	24.77	37.11
70	10.84	26.43	39.61
71	12.01	27.84	41.73
72	13.35	29.03	43.50
73	15.08	30.39	45.59
74	16.35	32.56	48.84
75	17.18	35.94	48.83
76	19.04	41.65	54.13
77	20.75	45.47	58.95
78	23.38	51.26	66.45
79	26.02	57.04	73.95
80	28.64	62.83	81.45
81	31.30	68.59	88.95
82	33.93	74.38	96.44
83	36.56	80.16	103.94
84	39.20	85.95	111.44
	ZZ 12D32	ZZ 32D32	ZZ 52D32

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D32 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.83	2.35	3.28
30-34	1.10	3.07	4.32
35-39	1.42	4.22	5.65
40	1.59	4.75	6.37
41	1.67	4.97	6.63
42	1.74	5.21	6.93
43	1.85	5.51	7.33
44	1.95	5.81	7.75
45	2.04	6.11	8.16
46	2.15	6.40	8.55
47	2.28	6.81	9.06
48	2.39	7.12	9.53
49	2.49	7.45	9.97
50	2.60	7.74	10.39
51	2.71	8.05	10.83
52	2.82	8.36	11.25
53	2.94	8.79	11.93
54	3.08	9.20	12.59
55	3.21	9.64	13.22
56	3.38	10.15	13.99
57	3.59	10.78	14.87
58	3.83	11.29	15.78
59	4.08	11.78	16.69
60	4.36	12.34	17.73
61	4.68	12.94	18.91
62	5.03	13.58	20.29
63	5.40	14.29	21.41
64	5.77	15.09	22.61
65	6.20	16.02	24.01
66	6.70	17.10	25.64
67	7.32	18.32	27.46
68	8.04	19.63	29.43
69	8.84	21.02	31.51
70	9.75	22.47	33.68
71	10.80	23.75	35.58
72	12.00	24.83	37.26
73	13.56	26.13	39.16
74	14.69	28.39	42.54
75	15.44	31.70	45.14
76	17.11	36.60	50.06
77	18.64	40.97	54.52
78	21.02	46.18	61.47
79	23.38	51.39	68.39
80	25.75	56.61	75.31
81	28.12	61.81	82.26
82	30.50	67.03	89.18
83	32.86	72.24	96.11
84	35.23	77.44	103.04
	ZZ 22D32	ZZ 42D32	ZZ 62D32

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discour

Rate Table D32 - Pennsylvania

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Proposed Rates on Policies Issued Prior to November 1, 2000
 Base + Simple Automatic Increase Benefit Rider Form 99504 Series
 Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.65	4.23	5.63
30-34	3.49	5.57	7.38
35-39	4.55	7.23	9.58
40	5.12	8.18	10.83
41	5.37	8.52	11.31
42	5.60	8.92	11.79
43	5.94	9.41	12.49
44	6.23	9.93	13.16
45	6.58	10.48	13.85
46	6.93	10.95	14.55
47	7.33	11.67	15.45
48	7.73	12.31	16.25
49	8.06	12.95	17.08
50	8.42	13.61	17.89
51	8.75	14.25	18.69
52	9.14	14.93	19.53
53	9.58	15.62	20.65
54	10.10	16.36	21.80
55	10.53	17.08	22.91
56	11.10	17.89	24.20
57	11.68	18.87	25.62
58	12.31	19.97	27.02
59	12.99	21.13	28.46
60	13.72	22.44	30.00
61	14.53	23.90	31.78
62	15.54	25.54	33.88
63	16.64	27.27	36.22
64	17.83	29.06	38.73
65	18.85	31.07	41.55
66	19.70	33.40	44.79
67	20.62	36.26	48.64
68	21.64	39.47	52.93
69	22.77	42.46	57.63
70	23.98	44.44	62.87
71	25.23	46.06	68.76
72	26.52	47.41	71.04
73	27.90	48.88	73.25
74	29.50	51.16	76.64
75	31.59	51.85	81.08
76	34.30	59.41	89.02
77	37.01	64.70	96.94
78	39.74	69.96	104.81
79	42.46	76.14	114.07
80	46.13	82.72	123.91
81	49.80	89.27	133.75
82	53.47	95.86	143.62
83	57.13	102.42	153.44
84	60.78	109.00	163.28
	ZS12D32	ZS32D32	ZS52D32

Modes Other Than Annual
 Semiannual Mode: 51% of Annual
 Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D32 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.39	3.84	5.20
30-34	3.16	5.03	6.84
35-39	4.11	6.51	8.86
40	4.62	7.37	10.00
41	4.81	7.69	10.43
42	5.03	8.04	10.92
43	5.35	8.51	11.54
44	5.65	8.98	12.20
45	5.90	9.46	12.83
46	6.20	9.88	13.45
47	6.60	10.51	14.28
48	6.93	11.11	15.05
49	7.24	11.69	15.78
50	7.59	12.29	16.55
51	7.92	12.87	17.32
52	8.22	13.43	18.05
53	8.63	14.08	19.11
54	9.05	14.71	20.17
55	9.47	15.35	21.19
56	9.97	16.10	22.38
57	10.50	17.00	23.66
58	11.06	17.99	25.00
59	11.67	19.08	26.30
60	12.30	20.24	27.74
61	13.09	21.53	29.38
62	13.94	22.99	31.31
63	14.97	24.55	33.48
64	15.80	26.19	35.80
65	16.44	28.01	38.41
66	17.19	30.13	41.43
67	18.03	32.67	44.97
68	18.94	34.72	48.94
69	19.89	36.46	53.29
70	20.87	38.13	57.15
71	21.79	39.47	59.17
72	22.66	40.56	60.79
73	23.57	41.77	62.59
74	24.87	43.63	65.47
75	26.39	46.22	69.36
76	28.81	51.03	76.57
77	31.24	55.77	83.58
78	33.65	61.02	91.55
79	36.11	66.52	99.80
80	39.23	72.26	108.39
81	42.34	78.00	116.99
82	45.46	83.75	125.59
83	48.57	89.49	134.20
84	51.68	95.23	142.81
	ZS22D32	ZS42D32	ZS62D32

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discour

Rate Table D32 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.78	5.92	7.69
30-34	5.00	7.81	10.15
35-39	6.49	10.11	13.18
40	7.31	11.42	14.85
41	7.65	11.93	15.51
42	7.98	12.47	16.19
43	8.42	13.18	17.14
44	8.88	13.88	18.06
45	9.37	14.62	19.02
46	9.85	15.33	19.98
47	10.42	16.30	21.20
48	10.78	16.92	22.17
49	11.13	17.56	23.12
50	11.46	18.23	24.11
51	11.78	18.90	25.06
52	12.15	19.53	26.02
53	12.60	20.29	27.15
54	13.11	21.11	28.23
55	13.56	21.92	29.38
56	14.11	22.81	30.63
57	14.73	23.86	32.03
58	15.41	24.94	33.52
59	16.14	26.10	35.00
60	16.88	27.36	36.67
61	17.77	28.75	38.53
62	18.80	30.47	40.79
63	19.95	32.32	43.21
64	21.19	34.32	45.83
65	22.57	36.58	48.77
66	24.17	39.15	52.14
67	26.04	42.16	56.08
68	28.12	45.47	60.46
69	29.06	49.11	65.24
70	30.04	53.10	70.54
71	31.05	57.42	76.49
72	32.11	58.19	83.31
73	33.30	59.05	88.48
74	34.66	60.65	90.88
75	36.66	62.77	94.05
76	39.32	66.89	100.23
77	41.96	71.01	106.39
78	44.62	74.76	112.02
79	47.22	79.73	119.45
80	50.93	86.03	128.87
81	54.68	92.30	138.30
82	58.38	98.61	147.72
83	62.11	104.91	157.15
84	65.86	111.19	166.59
	ZC12D32	ZC32D32	ZC52D32

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D32 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.44	5.36	7.14
30-34	4.52	7.02	9.37
35-39	5.84	9.10	12.17
40	6.57	10.29	13.73
41	6.85	10.72	14.31
42	7.15	11.23	14.98
43	7.59	11.87	15.86
44	8.00	12.51	16.72
45	8.39	13.18	17.61
46	8.84	13.81	18.46
47	9.38	14.68	19.61
48	9.70	15.27	20.51
49	10.00	15.87	21.40
50	10.32	16.42	22.29
51	10.61	17.00	23.17
52	10.92	17.55	24.04
53	11.32	18.31	25.09
54	11.76	19.00	26.13
55	12.20	19.74	27.15
56	12.69	20.56	28.33
57	13.27	21.52	29.60
58	13.87	22.53	31.01
59	14.47	23.52	32.38
60	15.16	24.65	33.93
61	15.95	25.93	35.67
62	16.88	27.42	37.68
63	17.94	29.11	39.97
64	19.04	30.95	42.39
65	20.28	32.96	45.12
66	21.72	35.27	48.20
67	23.42	37.98	51.85
68	24.70	40.97	55.93
69	25.45	44.21	60.34
70	26.21	47.83	65.24
71	26.89	49.28	70.75
72	27.52	49.86	74.75
73	28.23	50.53	75.73
74	29.26	51.88	77.75
75	30.56	53.76	80.56
76	32.76	57.56	86.25
77	34.97	61.35	91.94
78	37.18	65.00	97.65
79	39.43	69.31	104.00
80	42.52	74.78	112.18
81	45.62	80.25	120.41
82	48.74	85.71	128.62
83	51.84	91.18	136.82
84	54.96	96.66	145.03
	ZC22D32	ZC42D32	ZC62D32

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discour

Rate Table D32 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.19	3.17	4.69
30-34	1.57	4.19	6.16
35-39	2.04	5.96	7.98
40	2.29	6.90	9.02
41	2.41	7.22	9.42
42	2.50	7.52	9.83
43	2.65	7.97	10.40
44	2.79	8.40	10.96
45	2.94	8.83	11.52
46	3.08	9.27	12.12
47	3.28	9.83	12.88
48	3.45	10.25	13.52
49	3.61	10.70	14.15
50	3.78	11.15	14.77
51	3.94	11.64	15.41
52	4.11	12.15	16.03
53	4.31	12.67	16.91
54	4.51	13.22	17.82
55	4.72	13.79	18.84
56	4.97	14.37	19.95
57	5.28	14.94	21.18
58	5.62	15.56	22.50
59	6.00	16.24	23.86
60	6.43	17.02	25.42
61	6.90	17.85	26.75
62	7.43	18.74	28.08
63	7.96	19.71	29.54
64	8.49	20.82	31.21
65	9.09	22.12	33.15
66	9.84	23.64	35.43
67	10.83	25.36	38.00
68	12.02	27.21	40.78
69	13.37	29.15	43.68
70	14.92	31.08	46.64
71	16.66	32.75	49.13
72	18.65	34.10	51.16
73	20.03	35.73	53.60
74	21.73	38.29	57.44
75	23.71	42.27	63.41
76	26.56	49.14	73.70
77	29.25	56.08	82.10
78	32.36	62.97	92.54
79	35.34	69.94	102.99
80	40.39	77.01	113.44
81	44.12	84.12	123.86
82	47.83	91.19	134.30
83	51.55	98.29	144.75
84	55.28	105.36	155.18
	ZZ 11D33	ZZ 31D33	ZZ 51D33

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D33 - Pennsylvania

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Proposed Rates on Policies Issued On or After November 1, 2000
 Long Term Care Insurance Policy Form 97045PA.1 Series
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.07	2.71	4.09
30-34	1.42	3.61	5.42
35-39	1.83	5.08	7.39
40	2.06	6.22	8.36
41	2.16	6.52	8.74
42	2.25	6.78	9.11
43	2.38	7.17	9.63
44	2.51	7.43	10.16
45	2.65	7.73	10.70
46	2.78	8.05	11.23
47	2.95	8.40	11.93
48	3.09	8.76	12.52
49	3.25	9.14	13.10
50	3.40	9.54	13.66
51	3.56	9.95	14.27
52	3.70	10.38	14.83
53	3.87	10.83	15.64
54	4.05	11.30	16.49
55	4.25	11.79	17.40
56	4.47	12.28	18.40
57	4.73	12.77	19.14
58	5.05	13.29	19.92
59	5.40	13.87	20.79
60	5.78	14.52	21.77
61	6.20	15.23	22.83
62	6.68	15.99	23.96
63	7.15	16.82	25.20
64	7.63	17.76	26.62
65	8.17	18.86	28.26
66	8.85	20.13	30.18
67	9.73	21.56	32.32
68	10.80	23.08	34.64
69	12.02	24.72	37.09
70	13.41	26.42	39.65
71	14.33	27.92	41.84
72	15.31	29.20	43.82
73	16.52	30.72	46.10
74	17.93	33.38	50.02
75	19.73	37.28	55.94
76	22.56	43.04	64.58
77	25.32	48.80	73.21
78	28.01	54.57	81.87
79	30.88	60.46	90.71
80	36.31	66.59	99.90
81	39.66	72.71	109.10
82	42.99	78.84	118.30
83	46.33	84.97	127.48
84	49.69	91.10	136.68
	ZZ 21D33	ZZ 41D33	ZZ 61D33

Modes Other Than Annual
 Semiannual Mode: 51% of Annual
 Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D33 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.57	5.88	7.92
30-34	4.72	7.76	10.42
35-39	6.12	10.05	13.50
40	6.89	11.34	15.23
41	7.22	11.84	15.90
42	7.52	12.36	16.59
43	7.94	13.08	17.57
44	8.37	13.82	18.54
45	8.83	14.52	19.50
46	9.25	15.22	20.48
47	9.86	16.21	21.77
48	10.33	17.02	22.79
49	10.79	17.82	23.80
50	11.26	18.68	24.79
51	11.72	19.50	25.80
52	12.22	20.29	26.82
53	12.81	21.25	28.24
54	13.43	22.19	29.76
55	14.10	23.21	31.44
56	14.83	24.39	33.24
57	15.65	25.75	35.17
58	16.51	27.26	37.14
59	17.39	28.91	39.17
60	18.37	30.73	41.43
61	19.31	32.73	43.92
62	19.91	35.01	46.89
63	20.56	37.38	50.09
64	21.31	39.44	53.52
65	22.18	41.04	57.34
66	23.18	42.98	61.87
67	24.28	45.20	67.31
68	25.48	47.58	71.32
69	26.80	50.00	74.93
70	28.20	52.33	78.42
71	29.67	54.24	81.28
72	31.18	55.76	83.66
73	32.84	57.50	86.27
74	34.69	60.10	90.16
75	37.14	63.58	95.39
76	40.34	69.81	104.73
77	43.53	76.02	114.04
78	46.73	82.20	123.31
79	49.93	89.46	134.21
80	55.81	97.16	145.81
81	60.24	104.89	157.36
82	64.66	112.59	168.96
83	69.09	120.33	180.56
84	73.52	128.05	192.13
	ZS11D33	ZS31D33	ZS51D33

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D33 - Pennsylvania

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Proposed Rates on Policies Issued On or After November 1, 2000
 Base + Simple Automatic Increase Benefit Rider Form 99504 Series
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.21	5.28	7.29
30-34	4.23	7.00	9.65
35-39	5.46	9.09	12.47
40	6.19	10.23	14.10
41	6.48	10.71	14.73
42	6.75	11.16	15.39
43	7.15	11.80	16.27
44	7.53	12.45	17.15
45	7.94	13.10	18.03
46	8.34	13.73	18.93
47	8.86	14.60	20.13
48	9.24	15.37	21.07
49	9.67	16.09	22.01
50	10.15	16.83	22.93
51	10.60	17.57	23.90
52	10.99	18.28	24.79
53	11.49	19.14	26.11
54	12.08	19.99	27.51
55	12.67	20.93	29.08
56	13.31	21.97	30.73
57	14.06	23.18	32.51
58	14.83	24.56	34.34
59	15.64	26.07	36.25
60	16.36	27.69	38.28
61	16.86	29.50	40.60
62	17.37	31.57	43.34
63	17.95	32.75	46.33
64	18.59	33.92	49.49
65	19.34	35.29	52.91
66	20.23	36.95	55.39
67	21.22	38.84	58.23
68	22.29	40.87	61.26
69	23.42	42.93	64.35
70	24.55	44.90	67.30
71	25.62	46.43	69.68
72	26.63	47.71	71.60
73	27.74	49.05	73.61
74	29.22	51.32	77.01
75	31.02	54.38	81.60
76	33.87	60.03	90.09
77	36.73	65.53	98.33
78	39.57	71.79	107.72
79	42.45	78.25	117.42
80	48.46	84.99	127.55
81	52.33	91.75	137.67
82	56.17	98.50	147.82
83	60.01	105.25	157.94
84	63.87	112.00	168.07
	ZS21D33	ZS41D33	ZS61D33

Modes Other Than Annual
 Semiannual Mode: 51% of Annual
 Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D33 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	5.04	8.29	11.07
30-34	6.64	10.96	14.59
35-39	8.62	14.24	18.91
40	9.70	16.03	21.36
41	10.16	16.74	22.32
42	10.61	17.51	23.31
43	11.23	18.52	24.67
44	11.83	19.54	26.00
45	12.45	20.52	27.36
46	13.06	21.59	28.76
47	13.89	22.95	30.56
48	14.39	23.79	31.74
49	14.91	24.60	32.91
50	15.43	25.44	34.06
51	15.95	26.28	35.28
52	16.44	27.12	36.46
53	17.07	28.14	37.88
54	17.74	29.22	39.38
55	18.44	30.37	40.99
56	19.21	31.60	42.73
57	20.03	33.04	44.66
58	20.94	34.52	46.69
59	21.83	36.13	48.79
60	22.86	37.87	51.13
61	24.02	39.82	53.75
62	25.40	42.14	56.85
63	26.87	44.66	60.19
64	28.46	47.35	63.74
65	30.25	50.32	67.73
66	31.46	53.89	72.44
67	32.25	58.09	78.01
68	33.17	62.74	84.41
69	34.21	64.62	91.43
70	35.36	66.34	99.29
71	36.56	67.60	101.30
72	37.81	68.52	102.68
73	39.19	69.54	104.20
74	40.77	71.40	107.04
75	43.13	73.88	110.78
76	46.25	78.72	118.06
77	49.35	83.56	124.96
78	52.41	87.85	131.92
79	55.52	93.68	140.65
80	61.52	101.06	151.76
81	66.03	108.47	162.85
82	70.53	115.85	173.96
83	75.03	123.26	185.09
84	79.54	130.65	196.19
	ZC11D33	ZC31D33	ZC51D33

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D33 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	4.54	7.45	10.22
30-34	5.96	9.87	13.52
35-39	7.73	12.81	17.50
40	8.72	14.45	19.75
41	9.11	15.11	20.64
42	9.53	15.79	21.57
43	10.05	16.66	22.82
44	10.63	17.61	24.07
45	11.19	18.52	25.28
46	11.73	19.45	26.57
47	12.46	20.65	28.24
48	12.92	21.39	29.34
49	13.38	22.19	30.45
50	13.86	22.93	31.51
51	14.34	23.72	32.62
52	14.78	24.44	33.71
53	15.34	25.34	35.06
54	15.95	26.31	36.41
55	16.59	27.36	37.90
56	17.26	28.48	39.52
57	18.02	29.74	41.30
58	18.79	31.12	43.16
59	19.64	32.55	45.12
60	20.57	34.10	47.29
61	21.59	35.88	49.71
62	22.83	37.98	52.56
63	24.16	40.24	55.66
64	25.56	42.67	58.95
65	26.91	45.33	62.64
66	27.51	48.54	66.98
67	28.24	52.35	72.16
68	29.07	53.97	78.05
69	29.96	55.56	83.29
70	30.86	57.02	85.47
71	31.65	58.03	86.99
72	32.39	58.73	88.02
73	33.20	59.48	89.18
74	34.46	61.05	91.58
75	35.97	63.24	94.87
76	38.51	67.63	101.56
77	41.12	72.09	108.24
78	43.71	76.57	114.94
79	46.35	81.54	122.38
80	52.42	87.97	132.04
81	56.27	94.42	141.69
82	60.11	100.85	151.36
83	63.92	107.29	161.02
84	67.77	113.72	170.69
	ZC21D33	ZC41D33	ZC61D33

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D33 - Pennsylvania

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Proposed Rates on Policies Issued On or After November 1, 2000
 Long Term Care Insurance Policy Form 97045PA.1 Series
 Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.01	2.70	3.99
30-34	1.34	3.56	5.24
35-39	1.73	5.07	6.79
40	1.95	5.87	7.67
41	2.05	6.14	8.01
42	2.13	6.40	8.36
43	2.25	6.78	8.84
44	2.37	7.14	9.32
45	2.50	7.51	9.80
46	2.62	7.88	10.31
47	2.79	8.36	10.95
48	2.93	8.72	11.50
49	3.07	9.10	12.03
50	3.21	9.48	12.56
51	3.35	9.90	13.11
52	3.50	10.33	13.63
53	3.67	10.78	14.38
54	3.84	11.24	15.16
55	4.01	11.73	16.02
56	4.23	12.22	16.97
57	4.49	12.71	18.01
58	4.78	13.23	19.14
59	5.10	13.81	20.29
60	5.47	14.47	21.62
61	5.87	15.18	22.75
62	6.32	15.94	23.88
63	6.77	16.76	25.12
64	7.22	17.71	26.54
65	7.73	18.81	28.19
66	8.37	20.11	30.13
67	9.21	21.57	32.32
68	10.22	23.14	34.68
69	11.37	24.79	37.15
70	12.69	26.43	39.67
71	14.17	27.85	41.78
72	15.86	29.00	43.51
73	17.03	30.39	45.59
74	18.48	32.56	48.85
75	20.16	35.95	53.93
76	22.59	41.79	62.68
77	24.88	47.69	69.82
78	27.52	53.55	78.70
79	30.06	59.48	87.59
80	34.35	65.49	96.48
81	37.52	71.54	105.34
82	40.68	77.55	114.22
83	43.84	83.59	123.11
84	47.01	89.61	131.98
	ZZ 12D33	ZZ 32D33	ZZ 52D33

Modes Other Than Annual
 Semiannual Mode: 51% of Annual
 Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D33 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.91	2.30	3.48
30-34	1.21	3.07	4.61
35-39	1.56	4.32	6.28
40	1.75	5.29	7.11
41	1.84	5.55	7.43
42	1.91	5.77	7.75
43	2.02	6.10	8.19
44	2.13	6.32	8.64
45	2.25	6.57	9.10
46	2.36	6.85	9.55
47	2.51	7.14	10.15
48	2.63	7.45	10.65
49	2.76	7.77	11.14
50	2.89	8.11	11.62
51	3.03	8.46	12.14
52	3.15	8.83	12.61
53	3.29	9.21	13.30
54	3.44	9.61	14.02
55	3.61	10.03	14.80
56	3.80	10.44	15.65
57	4.02	10.86	16.28
58	4.29	11.30	16.94
59	4.59	11.80	17.68
60	4.92	12.35	18.51
61	5.27	12.95	19.42
62	5.68	13.60	20.38
63	6.08	14.30	21.43
64	6.49	15.10	22.64
65	6.95	16.04	24.03
66	7.53	17.12	25.67
67	8.28	18.34	27.49
68	9.19	19.63	29.46
69	10.22	21.02	31.54
70	11.40	22.47	33.72
71	12.19	23.75	35.58
72	13.02	24.83	37.27
73	14.05	26.13	39.21
74	15.25	28.39	42.54
75	16.78	31.71	47.58
76	19.19	36.60	54.92
77	21.53	41.50	62.26
78	23.82	46.41	69.63
79	26.26	51.42	77.15
80	30.88	56.63	84.96
81	33.73	61.84	92.79
82	36.56	67.05	100.61
83	39.40	72.26	108.42
84	42.26	77.48	116.24
	ZZ 22D33	ZZ 42D33	ZZ 62D33

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D33 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.04	5.00	6.74
30-34	4.01	6.60	8.86
35-39	5.20	8.55	11.48
40	5.86	9.64	12.95
41	6.14	10.07	13.52
42	6.40	10.51	14.11
43	6.75	11.12	14.94
44	7.12	11.75	15.77
45	7.51	12.35	16.58
46	7.87	12.94	17.42
47	8.39	13.79	18.51
48	8.79	14.47	19.38
49	9.18	15.16	20.24
50	9.58	15.89	21.08
51	9.97	16.58	21.94
52	10.39	17.26	22.81
53	10.89	18.07	24.02
54	11.42	18.87	25.31
55	11.99	19.74	26.74
56	12.61	20.74	28.27
57	13.31	21.90	29.91
58	14.04	23.18	31.59
59	14.79	24.59	33.31
60	15.62	26.13	35.23
61	16.42	27.84	37.35
62	16.93	29.77	39.88
63	17.49	31.79	42.60
64	18.12	33.54	45.52
65	18.86	34.90	48.77
66	19.71	36.55	52.62
67	20.65	38.44	57.24
68	21.67	40.47	60.66
69	22.79	42.52	63.73
70	23.98	44.50	66.69
71	25.23	46.13	69.13
72	26.52	47.42	71.15
73	27.93	48.90	73.37
74	29.50	51.11	76.68
75	31.59	54.07	81.13
76	34.31	59.37	89.07
77	37.02	64.65	96.99
78	39.74	69.91	104.87
79	42.46	76.08	114.14
80	47.46	82.63	124.01
81	51.23	89.21	133.83
82	54.99	95.75	143.69
83	58.76	102.34	153.56
84	62.53	108.90	163.40
	ZS12D33	ZS32D33	ZS52D33

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D33 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Simple Automatic Increase Benefit Rider Form 99504 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.73	4.49	6.20
30-34	3.60	5.95	8.21
35-39	4.64	7.73	10.61
40	5.26	8.70	11.99
41	5.51	9.11	12.53
42	5.74	9.49	13.09
43	6.08	10.04	13.84
44	6.40	10.59	14.59
45	6.75	11.14	15.33
46	7.09	11.68	16.10
47	7.54	12.42	17.12
48	7.86	13.07	17.92
49	8.22	13.68	18.72
50	8.63	14.31	19.50
51	9.01	14.94	20.33
52	9.35	15.55	21.08
53	9.77	16.28	22.21
54	10.27	17.00	23.40
55	10.78	17.80	24.73
56	11.32	18.68	26.13
57	11.96	19.71	27.65
58	12.61	20.89	29.21
59	13.30	22.17	30.83
60	13.91	23.55	32.56
61	14.34	25.09	34.53
62	14.77	26.85	36.86
63	15.27	27.85	39.40
64	15.81	28.85	42.09
65	16.45	30.01	45.00
66	17.20	31.42	47.11
67	18.05	33.03	49.52
68	18.96	34.76	52.10
69	19.92	36.51	54.73
70	20.88	38.19	57.24
71	21.79	39.49	59.26
72	22.65	40.58	60.89
73	23.59	41.72	62.60
74	24.85	43.65	65.49
75	26.38	46.25	69.40
76	28.81	51.05	76.62
77	31.24	55.73	83.63
78	33.65	61.06	91.61
79	36.10	66.55	99.86
80	41.21	72.28	108.48
81	44.50	78.03	117.08
82	47.77	83.77	125.72
83	51.04	89.51	134.32
84	54.32	95.25	142.94
	ZS22D33	ZS42D33	ZS62D33

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D33 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	4.29	7.05	9.41
30-34	5.65	9.32	12.41
35-39	7.33	12.11	16.08
40	8.25	13.63	18.17
41	8.64	14.24	18.98
42	9.02	14.89	19.82
43	9.55	15.75	20.98
44	10.06	16.62	22.11
45	10.59	17.45	23.27
46	11.11	18.36	24.46
47	11.81	19.52	25.99
48	12.24	20.23	26.99
49	12.68	20.92	27.99
50	13.12	21.64	28.97
51	13.56	22.35	30.00
52	13.98	23.06	31.01
53	14.52	23.93	32.22
54	15.09	24.85	33.49
55	15.68	25.83	34.86
56	16.34	26.87	36.34
57	17.03	28.10	37.98
58	17.81	29.36	39.71
59	18.57	30.73	41.49
60	19.44	32.21	43.48
61	20.43	33.87	45.71
62	21.60	35.84	48.35
63	22.85	37.98	51.19
64	24.20	40.27	54.21
65	25.73	42.80	57.60
66	26.76	45.83	61.61
67	27.43	49.40	66.34
68	28.21	53.36	71.79
69	29.09	54.96	77.76
70	30.07	56.42	84.44
71	31.09	57.49	86.15
72	32.16	58.27	87.33
73	33.33	59.14	88.62
74	34.67	60.72	91.03
75	36.68	62.83	94.21
76	39.33	66.95	100.41
77	41.97	71.07	106.27
78	44.57	74.71	112.19
79	47.22	79.67	119.62
80	52.32	85.95	129.07
81	56.16	92.25	138.50
82	59.98	98.53	147.95
83	63.81	104.83	157.41
84	67.65	111.11	166.85
	ZC12D33	ZC32D33	ZC52D33

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D33 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Base + Compound Automatic Increase Benefit Rider Form 99505 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.86	6.34	8.69
30-34	5.07	8.39	11.50
35-39	6.57	10.89	14.88
40	7.42	12.29	16.80
41	7.75	12.85	17.55
42	8.10	13.43	18.34
43	8.55	14.17	19.41
44	9.04	14.98	20.47
45	9.52	15.75	21.50
46	9.98	16.54	22.60
47	10.60	17.56	24.02
48	10.99	18.19	24.95
49	11.38	18.87	25.90
50	11.79	19.50	26.80
51	12.20	20.17	27.74
52	12.57	20.79	28.67
53	13.05	21.55	29.82
54	13.56	22.38	30.97
55	14.11	23.27	32.23
56	14.68	24.22	33.61
57	15.33	25.29	35.12
58	15.98	26.47	36.71
59	16.70	27.68	38.37
60	17.49	29.00	40.22
61	18.36	30.51	42.28
62	19.42	32.30	44.70
63	20.55	34.22	47.34
64	21.74	36.29	50.14
65	22.89	38.55	53.27
66	23.40	41.28	56.96
67	24.02	44.52	61.37
68	24.72	45.90	66.38
69	25.48	47.25	70.84
70	26.25	48.49	72.69
71	26.92	49.35	73.98
72	27.55	49.95	74.86
73	28.24	50.59	75.84
74	29.31	51.92	77.89
75	30.59	53.78	80.68
76	32.75	57.52	86.37
77	34.97	61.31	92.05
78	37.17	65.12	97.75
79	39.42	69.35	104.08
80	44.58	74.82	112.30
81	47.86	80.30	120.50
82	51.12	85.77	128.73
83	54.36	91.25	136.94
84	57.64	96.72	145.17
	ZC22D33	ZC42D33	ZC62D33

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table D33 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	1.08	2.31	3.00
30-34	1.43	3.05	3.96
35-39	1.85	3.94	5.13
40	2.09	4.44	5.78
41	2.19	4.65	6.05
42	2.29	4.85	6.29
43	2.42	5.13	6.67
44	2.55	5.39	7.03
45	2.68	5.69	7.39
46	2.82	5.97	7.77
47	2.99	6.35	8.26
48	3.14	6.62	8.65
49	3.27	6.91	9.05
50	3.42	7.21	9.44
51	3.54	7.50	9.82
52	3.69	7.79	10.24
53	3.86	8.19	10.83
54	4.05	8.60	11.43
55	4.22	8.99	12.02
56	4.43	9.45	12.71
57	4.69	10.04	13.50
58	5.00	10.67	14.31
59	5.35	11.35	15.17
60	5.72	12.13	16.10
61	6.12	12.97	17.17
62	6.59	13.95	18.43
63	7.06	14.97	19.84
64	7.56	16.04	21.32
65	8.11	17.25	23.00
66	8.76	18.69	24.97
67	9.58	20.48	27.38
68	10.52	22.52	30.07
69	11.57	24.79	33.03
70	12.75	27.34	36.35
71	14.12	30.31	40.19
72	15.70	33.80	44.68
73	17.73	35.73	50.43
74	19.22	38.28	54.64
75	20.20	42.26	57.42
76	22.39	48.97	63.65
77	24.40	53.46	69.32
78	27.49	60.27	78.13
79	30.59	67.07	86.95
80	33.68	73.88	95.77
81	36.80	80.65	104.59
82	39.90	87.46	113.40
83	42.99	94.25	122.21
84	46.09	101.06	131.03
	ZZ 11B93	ZZ 31B93	ZZ 51B93

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.15	1.24	1.73
30-34	1.50	1.63	2.24
35-39	1.97	2.13	2.92
40	2.21	2.43	3.31
41	2.32	2.51	3.45
42	2.41	2.64	3.61
43	2.57	2.78	3.82
44	2.68	2.95	4.02
45	2.85	3.11	4.24
46	3.00	3.23	4.45
47	3.17	3.45	4.72
48	3.35	3.72	5.00
49	3.50	3.97	5.29
50	3.65	4.22	5.58
51	3.81	4.47	5.88
52	3.99	4.75	6.16
53	4.19	4.93	6.51
54	4.43	5.14	6.88
55	4.62	5.35	7.22
56	4.89	5.57	7.62
57	5.12	5.81	8.02
58	5.34	6.10	8.38
59	5.56	6.39	8.73
60	5.80	6.72	9.10
61	6.08	7.10	9.52
62	6.46	7.50	10.03
63	6.92	7.93	10.58
64	7.42	8.37	11.21
65	8.00	8.84	11.89
66	8.63	9.36	12.65
67	9.36	9.97	13.47
68	10.08	10.63	14.39
69	10.86	11.34	15.37
70	11.73	12.09	16.45
71	12.68	12.94	17.56
72	13.76	13.80	18.74
73	15.07	17.50	20.13
74	15.47	19.37	21.51
75	16.94	18.71	22.88
76	17.94	17.95	24.26
77	19.12	19.00	25.65
78	19.24	19.75	26.73
79	19.34	20.49	27.82
80	20.56	21.25	28.90
81	21.76	22.01	29.98
82	22.97	22.77	31.10
83	24.18	23.53	32.17
84	25.38	24.28	33.25
	ZS11B93	ZS31B93	ZS51B93

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.09	2.66	3.46
30-34	2.77	3.51	4.56
35-39	3.60	4.55	5.94
40	4.05	5.15	6.69
41	4.23	5.37	6.98
42	4.41	5.62	7.31
43	4.65	5.94	7.72
44	4.91	6.27	8.14
45	5.19	6.59	8.58
46	5.45	6.90	9.01
47	5.76	7.34	9.55
48	5.92	7.59	9.97
49	6.08	7.84	10.37
50	6.21	8.10	10.81
51	6.35	8.37	11.23
52	6.52	8.61	11.62
53	6.72	8.85	11.97
54	6.96	9.13	12.28
55	7.17	9.42	12.65
56	7.42	9.71	13.02
57	7.68	10.00	13.40
58	7.94	10.28	13.84
59	8.21	10.57	14.22
60	8.46	10.85	14.70
61	8.80	11.18	15.19
62	9.20	11.64	15.83
63	9.70	12.17	16.45
64	10.24	12.79	17.17
65	10.85	13.47	17.96
66	11.54	14.19	18.82
67	12.29	14.93	19.72
68	13.10	15.67	20.71
69	13.97	16.45	21.76
70	14.93	17.26	22.89
71	15.93	18.11	24.05
72	17.06	19.00	25.29
73	18.40	22.70	26.70
74	19.57	24.51	28.09
75	20.59	23.85	29.51
76	21.95	23.08	30.91
77	23.29	24.12	32.34
78	24.65	24.55	33.04
79	24.93	25.03	33.77
80	26.20	25.50	34.47
81	27.49	25.97	35.18
82	28.75	26.45	35.89
83	30.04	26.93	36.61
84	31.35	27.38	37.33
	ZC11B93	ZC31B93	ZC51B93

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.92	1.96	2.55
30-34	1.22	2.59	3.37
35-39	1.57	3.35	4.36
40	1.78	3.78	4.92
41	1.86	3.95	5.15
42	1.95	4.12	5.35
43	2.06	4.36	5.67
44	2.17	4.58	5.98
45	2.28	4.84	6.28
46	2.40	5.08	6.61
47	2.54	5.40	7.02
48	2.67	5.63	7.36
49	2.78	5.88	7.70
50	2.91	6.13	8.03
51	3.01	6.38	8.35
52	3.14	6.63	8.71
53	3.28	6.97	9.21
54	3.44	7.31	9.72
55	3.59	7.65	10.22
56	3.77	8.04	10.81
57	3.99	8.54	11.48
58	4.25	9.07	12.17
59	4.55	9.65	12.90
60	4.86	10.32	13.69
61	5.20	11.03	14.60
62	5.60	11.86	15.67
63	6.00	12.73	16.87
64	6.43	13.64	18.13
65	6.90	14.67	19.56
66	7.45	15.90	21.24
67	8.15	17.42	23.29
68	8.95	19.15	25.57
69	9.84	21.08	28.09
70	10.84	23.25	30.91
71	12.01	25.78	34.18
72	13.35	28.75	38.00
73	15.08	30.39	42.89
74	16.35	32.56	46.47
75	17.18	35.94	48.83
76	19.04	41.65	54.13
77	20.75	45.47	58.95
78	23.38	51.26	66.45
79	26.02	57.04	73.95
80	28.64	62.83	81.45
81	31.30	68.59	88.95
82	33.93	74.38	96.44
83	36.56	80.16	103.94
84	39.20	85.95	111.44
	ZZ 12B93	ZZ 32B93	ZZ 52B93

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Simple Automatic Increase Benefit Rider Form 99504 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.98	1.06	1.47
30-34	1.27	1.39	1.90
35-39	1.68	1.81	2.49
40	1.88	2.06	2.81
41	1.98	2.14	2.93
42	2.05	2.25	3.07
43	2.18	2.37	3.25
44	2.28	2.51	3.42
45	2.42	2.64	3.61
46	2.55	2.74	3.78
47	2.70	2.93	4.02
48	2.85	3.16	4.25
49	2.98	3.37	4.50
50	3.10	3.59	4.74
51	3.24	3.80	5.00
52	3.39	4.03	5.24
53	3.57	4.19	5.54
54	3.77	4.38	5.85
55	3.93	4.55	6.14
56	4.16	4.73	6.48
57	4.35	4.94	6.82
58	4.54	5.19	7.13
59	4.73	5.44	7.43
60	4.94	5.71	7.74
61	5.18	6.04	8.10
62	5.50	6.38	8.53
63	5.89	6.75	9.00
64	6.31	7.12	9.54
65	6.80	7.52	10.11
66	7.34	7.96	10.75
67	7.96	8.48	11.45
68	8.57	9.04	12.24
69	9.24	9.65	13.07
70	9.98	10.28	13.99
71	10.78	11.00	14.93
72	11.70	11.73	15.94
73	12.82	14.88	17.12
74	13.15	16.47	18.29
75	14.41	15.91	19.46
76	15.26	15.26	20.63
77	16.26	16.15	21.82
78	16.36	16.79	22.73
79	16.44	17.43	23.66
80	17.49	18.07	24.58
81	18.50	18.72	25.50
82	19.54	19.37	26.45
83	20.57	20.01	27.36
84	21.58	20.65	28.27
	ZS12B93	ZS32B93	ZS52B93

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Compound Automatic Increase Benefit Rider Form 99505 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.78	2.27	2.94
30-34	2.35	2.99	3.88
35-39	3.07	3.87	5.05
40	3.44	4.38	5.69
41	3.60	4.57	5.93
42	3.75	4.78	6.22
43	3.95	5.05	6.57
44	4.17	5.34	6.92
45	4.41	5.60	7.30
46	4.63	5.87	7.66
47	4.90	6.24	8.13
48	5.04	6.46	8.48
49	5.17	6.66	8.82
50	5.28	6.89	9.19
51	5.40	7.12	9.55
52	5.54	7.32	9.88
53	5.72	7.52	10.18
54	5.92	7.77	10.44
55	6.10	8.01	10.76
56	6.31	8.25	11.07
57	6.53	8.50	11.40
58	6.76	8.75	11.77
59	6.98	8.99	12.10
60	7.20	9.22	12.50
61	7.49	9.51	12.92
62	7.83	9.90	13.47
63	8.25	10.35	13.99
64	8.71	10.88	14.60
65	9.22	11.46	15.28
66	9.81	12.06	16.00
67	10.45	12.70	16.77
68	11.14	13.33	17.62
69	11.88	13.99	18.51
70	12.70	14.68	19.47
71	13.55	15.40	20.45
72	14.51	16.15	21.51
73	15.65	19.30	22.71
74	16.64	20.84	23.89
75	17.51	20.28	25.10
76	18.67	19.63	26.29
77	19.81	20.51	27.51
78	20.96	20.88	28.10
79	21.20	21.29	28.72
80	22.29	21.69	29.31
81	23.38	22.09	29.92
82	24.45	22.50	30.53
83	25.55	22.90	31.13
84	26.66	23.28	31.74
	ZC12B93	ZC32B93	ZC52B93

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	0.98	2.09	2.76
30-34	1.29	2.73	3.63
35-39	1.67	3.54	4.74
40	1.87	3.99	5.35
41	1.96	4.17	5.57
42	2.05	4.38	5.82
43	2.17	4.63	6.16
44	2.29	4.88	6.51
45	2.40	5.13	6.85
46	2.53	5.38	7.18
47	2.68	5.72	7.61
48	2.81	5.98	8.00
49	2.93	6.26	8.37
50	3.06	6.50	8.73
51	3.19	6.76	9.10
52	3.31	7.02	9.45
53	3.46	7.38	10.02
54	3.62	7.73	10.57
55	3.78	8.10	11.11
56	3.98	8.53	11.75
57	4.22	9.05	12.49
58	4.50	9.63	13.25
59	4.80	10.24	14.02
60	5.13	10.93	14.89
61	5.50	11.67	15.88
62	5.92	12.58	17.04
63	6.35	13.50	18.34
64	6.79	14.47	19.71
65	7.29	15.54	21.26
66	7.88	16.84	23.10
67	8.61	18.45	25.31
68	9.45	20.30	27.81
69	10.40	22.31	30.53
70	11.47	24.62	33.61
71	12.70	27.30	37.18
72	14.11	29.19	41.29
73	15.94	30.72	46.04
74	17.27	33.38	50.02
75	18.15	37.27	53.08
76	20.12	43.03	58.86
77	21.92	48.17	64.11
78	24.71	54.30	72.28
79	27.49	60.42	80.42
80	30.28	66.56	88.55
81	33.07	72.68	96.72
82	35.86	78.82	104.86
83	38.64	84.94	113.01
84	41.43	91.06	121.16
	ZZ 21B93	ZZ 41B93	ZZ 61B93

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.03	1.14	1.61
30-34	1.36	1.49	2.11
35-39	1.78	1.93	2.70
40	2.01	2.20	3.05
41	2.08	2.29	3.19
42	2.18	2.37	3.35
43	2.32	2.52	3.53
44	2.45	2.66	3.73
45	2.56	2.81	3.93
46	2.68	2.92	4.11
47	2.86	3.11	4.38
48	3.01	3.35	4.64
49	3.15	3.56	4.89
50	3.31	3.82	5.17
51	3.46	4.05	5.45
52	3.60	4.26	5.71
53	3.79	4.44	6.03
54	3.98	4.63	6.37
55	4.17	4.79	6.69
56	4.39	4.99	7.04
57	4.60	5.23	7.38
58	4.79	5.48	7.74
59	5.00	5.78	8.07
60	5.20	6.07	8.41
61	5.49	6.41	8.80
62	5.79	6.73	9.25
63	6.22	7.12	9.78
64	6.69	7.52	10.36
65	7.20	7.98	11.00
66	7.75	8.47	11.69
67	8.39	8.99	12.46
68	9.07	9.59	13.30
69	9.77	10.24	14.23
70	10.55	10.93	15.21
71	11.39	11.65	16.23
72	12.36	13.69	17.35
73	11.78	17.25	19.23
74	11.97	17.92	20.37
75	12.88	17.08	21.18
76	13.76	16.97	22.42
77	14.81	17.13	23.72
78	14.86	17.45	24.70
79	14.97	17.79	25.73
80	15.85	18.41	26.74
81	16.71	19.04	27.71
82	17.59	19.65	28.72
83	18.47	20.28	29.73
84	19.34	20.91	30.74
	ZS21B93	ZS41B93	ZS61B93

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.91	2.41	3.23
30-34	2.51	3.16	4.24
35-39	3.24	4.10	5.48
40	3.65	4.65	6.18
41	3.79	4.83	6.45
42	3.96	5.05	6.76
43	4.20	5.34	7.16
44	4.43	5.63	7.53
45	4.65	5.94	7.94
46	4.89	6.22	8.32
47	5.20	6.61	8.86
48	5.33	6.85	9.23
49	5.47	7.07	9.60
50	5.61	7.29	9.99
51	5.72	7.52	10.36
52	5.86	7.72	10.74
53	6.05	8.00	11.05
54	6.26	8.23	11.38
55	6.46	8.48	11.69
56	6.68	8.74	12.04
57	6.92	9.02	12.37
58	7.15	9.29	12.79
59	7.36	9.52	13.17
60	7.60	9.77	13.60
61	7.90	10.11	14.08
62	8.26	10.45	14.61
63	8.72	10.95	15.23
64	9.20	11.52	15.89
65	9.74	12.14	16.63
66	10.36	12.78	17.38
67	11.06	13.45	18.24
68	11.78	14.11	19.16
69	12.58	14.82	20.15
70	13.40	15.55	21.18
71	14.31	16.32	22.24
72	15.32	18.40	23.41
73	16.56	21.92	25.31
74	17.14	23.21	26.48
75	17.78	22.31	27.31
76	18.40	21.88	28.59
77	19.20	21.72	29.89
78	19.01	22.13	30.53
79	18.87	21.08	31.21
80	19.72	21.37	31.87
81	20.57	21.68	32.53
82	21.45	21.96	33.20
83	22.31	22.27	33.86
84	23.19	22.59	34.52
	ZC21B93	ZC41B93	ZC61B93

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.83	1.78	2.35
30-34	1.10	2.32	3.09
35-39	1.42	3.01	4.03
40	1.59	3.39	4.55
41	1.67	3.55	4.74
42	1.74	3.73	4.95
43	1.85	3.94	5.24
44	1.95	4.15	5.54
45	2.04	4.36	5.83
46	2.15	4.58	6.11
47	2.28	4.86	6.47
48	2.39	5.09	6.80
49	2.49	5.32	7.12
50	2.60	5.53	7.42
51	2.71	5.75	7.74
52	2.82	5.97	8.04
53	2.94	6.28	8.52
54	3.08	6.57	8.99
55	3.21	6.89	9.45
56	3.38	7.25	9.99
57	3.59	7.70	10.62
58	3.83	8.19	11.27
59	4.08	8.71	11.92
60	4.36	9.30	12.66
61	4.68	9.92	13.51
62	5.03	10.70	14.49
63	5.40	11.48	15.60
64	5.77	12.31	16.76
65	6.20	13.22	18.08
66	6.70	14.32	19.65
67	7.32	15.69	21.53
68	8.04	17.26	23.65
69	8.84	18.97	25.96
70	9.75	20.94	28.58
71	10.80	23.22	31.62
72	12.00	24.83	35.12
73	13.56	26.13	39.16
74	14.69	28.39	42.54
75	15.44	31.70	45.14
76	17.11	36.60	50.06
77	18.64	40.97	54.52
78	21.02	46.18	61.47
79	23.38	51.39	68.39
80	25.75	56.61	75.31
81	28.12	61.81	82.26
82	30.50	67.03	89.18
83	32.86	72.24	96.11
84	35.23	77.44	103.04
	ZZ 22B93	ZZ 42B93	ZZ 62B93

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Simple Automatic Increase Benefit Rider Form 99504 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.88	0.97	1.37
30-34	1.15	1.27	1.79
35-39	1.51	1.64	2.30
40	1.71	1.87	2.59
41	1.77	1.94	2.71
42	1.86	2.01	2.85
43	1.97	2.14	3.00
44	2.08	2.26	3.17
45	2.18	2.39	3.34
46	2.28	2.48	3.49
47	2.43	2.65	3.73
48	2.56	2.84	3.95
49	2.68	3.03	4.16
50	2.82	3.25	4.40
51	2.95	3.44	4.63
52	3.06	3.62	4.85
53	3.23	3.77	5.13
54	3.38	3.94	5.42
55	3.55	4.07	5.69
56	3.74	4.25	5.99
57	3.91	4.44	6.28
58	4.07	4.66	6.58
59	4.25	4.91	6.87
60	4.43	5.16	7.16
61	4.67	5.46	7.48
62	4.93	5.72	7.87
63	5.29	6.06	8.32
64	5.69	6.39	8.81
65	6.12	6.78	9.36
66	6.59	7.21	9.94
67	7.14	7.65	10.59
68	7.71	8.16	11.31
69	8.31	8.71	12.11
70	8.98	9.29	12.94
71	9.69	9.91	13.80
72	10.51	11.64	14.75
73	10.01	14.67	16.35
74	10.18	15.24	17.32
75	10.95	14.52	18.02
76	11.70	14.43	19.07
77	12.60	14.57	20.18
78	12.63	14.84	21.01
79	12.73	15.13	21.89
80	13.48	15.65	22.74
81	14.22	16.19	23.56
82	14.96	16.72	24.43
83	15.71	17.25	25.29
84	16.45	17.79	26.15
	ZS22B93	ZS42B93	ZS62B93

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued Prior to November 1, 2000
Compound Automatic Increase Benefit Rider Form 99505 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.63	2.05	2.74
30-34	2.13	2.69	3.60
35-39	2.76	3.49	4.66
40	3.10	3.96	5.26
41	3.22	4.10	5.48
42	3.37	4.29	5.75
43	3.57	4.54	6.09
44	3.77	4.79	6.40
45	3.96	5.05	6.75
46	4.16	5.29	7.07
47	4.42	5.63	7.54
48	4.53	5.82	7.85
49	4.65	6.02	8.16
50	4.77	6.20	8.50
51	4.87	6.39	8.81
52	4.98	6.57	9.13
53	5.15	6.80	9.40
54	5.32	7.00	9.68
55	5.50	7.21	9.94
56	5.69	7.44	10.24
57	5.88	7.67	10.52
58	6.08	7.90	10.88
59	6.26	8.10	11.20
60	6.47	8.30	11.57
61	6.72	8.60	11.97
62	7.03	8.89	12.43
63	7.42	9.31	12.95
64	7.83	9.79	13.52
65	8.28	10.32	14.14
66	8.81	10.87	14.78
67	9.41	11.44	15.51
68	10.02	12.00	16.30
69	10.70	12.61	17.14
70	11.40	13.22	18.02
71	12.17	13.88	18.91
72	13.03	15.64	19.91
73	14.08	18.64	21.52
74	14.57	19.74	22.52
75	15.12	18.97	23.23
76	15.65	18.60	24.31
77	16.33	18.47	25.42
78	16.16	18.82	25.97
79	16.05	17.92	26.55
80	16.77	18.17	27.10
81	17.50	18.44	27.66
82	18.24	18.68	28.24
83	18.98	18.94	28.80
84	19.73	19.22	29.36
	ZC22B93	ZC42B93	ZC62B93

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.19	2.55	3.35
30-34	1.57	3.37	4.40
35-39	2.04	4.38	5.70
40	2.29	4.93	6.44
41	2.41	5.16	6.73
42	2.50	5.37	7.02
43	2.65	5.69	7.43
44	2.79	6.00	7.83
45	2.94	6.31	8.23
46	3.08	6.62	8.66
47	3.28	7.05	9.20
48	3.45	7.38	9.66
49	3.61	7.71	10.11
50	3.78	8.07	10.55
51	3.94	8.40	11.01
52	4.11	8.73	11.45
53	4.31	9.15	12.08
54	4.51	9.59	12.73
55	4.72	10.07	13.46
56	4.97	10.64	14.25
57	5.28	11.28	15.13
58	5.62	11.99	16.07
59	6.00	12.79	17.04
60	6.43	13.66	18.16
61	6.90	14.65	19.40
62	7.43	15.78	20.87
63	7.96	16.93	22.41
64	8.49	18.10	24.07
65	9.09	19.42	25.93
66	9.84	21.09	28.20
67	10.83	23.21	30.98
68	12.02	25.69	34.27
69	13.37	28.49	37.86
70	14.92	31.08	41.96
71	16.66	32.75	46.69
72	18.65	34.10	51.16
73	20.03	35.73	53.60
74	21.73	38.29	57.44
75	23.71	42.27	63.41
76	26.56	49.14	73.70
77	29.25	56.08	82.10
78	32.36	62.97	92.54
79	35.34	69.94	102.99
80	40.39	77.01	113.44
81	44.12	84.12	123.86
82	47.83	91.19	134.30
83	51.55	98.29	144.75
84	55.28	105.36	155.18
	ZZ 11B94	ZZ 31B94	ZZ 51B94

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.36	1.65	2.31
30-34	1.80	2.17	3.04
35-39	2.33	2.80	3.94
40	2.63	3.17	4.44
41	2.75	3.30	4.63
42	2.87	3.46	4.83
43	3.02	3.65	5.12
44	3.19	3.87	5.41
45	3.37	4.06	5.70
46	3.53	4.25	5.97
47	3.76	4.53	6.35
48	3.93	4.78	6.62
49	4.10	5.02	6.89
50	4.26	5.27	7.16
51	4.43	5.53	7.42
52	4.62	5.76	7.71
53	4.84	6.03	8.09
54	5.08	6.26	8.53
55	5.35	6.51	9.00
56	5.62	6.78	9.49
57	5.90	7.11	9.99
58	6.17	7.48	10.46
59	6.42	7.86	10.94
60	6.69	8.29	11.43
61	7.02	8.73	11.97
62	7.44	9.23	12.62
63	7.92	9.77	13.37
64	8.50	10.36	14.16
65	9.13	11.00	15.03
66	9.84	11.65	15.99
67	10.61	12.42	17.10
68	11.49	13.30	18.29
69	12.44	14.20	19.59
70	13.28	15.79	21.00
71	13.01	18.90	22.52
72	12.53	21.66	25.17
73	12.81	21.77	30.81
74	12.96	21.81	32.72
75	13.43	21.31	31.98
76	13.78	20.67	31.03
77	14.28	19.94	31.94
78	14.37	19.23	30.77
79	14.59	19.52	31.22
80	15.42	20.15	32.37
81	16.12	20.77	33.50
82	16.83	21.40	34.66
83	17.54	22.04	35.81
84	18.24	22.69	36.95
	ZS11B94	ZS31B94	ZS51B94

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.41	3.37	4.56
30-34	3.17	4.46	6.02
35-39	4.12	5.79	7.81
40	4.64	6.52	8.82
41	4.85	6.80	9.21
42	5.08	7.14	9.63
43	5.37	7.54	10.19
44	5.66	7.96	10.74
45	5.95	8.35	11.31
46	6.25	8.80	11.88
47	6.64	9.34	12.63
48	6.83	9.61	13.01
49	7.04	9.86	13.40
50	7.24	10.10	13.78
51	7.45	10.37	14.19
52	7.63	10.64	14.59
53	7.88	10.95	14.98
54	8.16	11.28	15.40
55	8.45	11.62	15.82
56	8.75	11.93	16.27
57	9.03	12.32	16.77
58	9.34	12.67	17.28
59	9.59	13.02	17.81
60	9.90	13.39	18.36
61	10.26	13.79	18.99
62	10.71	14.32	19.74
63	11.23	14.97	20.58
64	11.84	15.72	21.46
65	12.52	16.52	22.45
66	13.26	17.40	23.54
67	14.09	18.28	24.74
68	15.04	19.25	26.02
69	16.05	20.24	27.45
70	17.14	21.88	28.96
71	18.35	25.01	30.57
72	19.16	29.18	33.30
73	19.16	33.81	38.95
74	19.04	33.11	43.36
75	19.42	31.61	42.94
76	19.69	29.58	42.27
77	20.10	27.48	42.86
78	20.05	24.88	39.38
79	20.18	23.74	37.66
80	21.13	24.05	38.32
81	21.91	24.35	38.99
82	22.70	24.66	39.66
83	23.48	24.97	40.34
84	24.26	25.29	41.01
	ZC11B94	ZC31B94	ZC51B94

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.01	2.17	2.85
30-34	1.34	2.87	3.74
35-39	1.73	3.73	4.85
40	1.95	4.19	5.48
41	2.05	4.39	5.72
42	2.13	4.57	5.97
43	2.25	4.84	6.32
44	2.37	5.10	6.66
45	2.50	5.37	7.00
46	2.62	5.63	7.37
47	2.79	6.00	7.82
48	2.93	6.28	8.22
49	3.07	6.56	8.60
50	3.21	6.86	8.97
51	3.35	7.14	9.36
52	3.50	7.42	9.74
53	3.67	7.78	10.27
54	3.84	8.16	10.83
55	4.01	8.56	11.45
56	4.23	9.05	12.12
57	4.49	9.59	12.87
58	4.78	10.20	13.67
59	5.10	10.88	14.49
60	5.47	11.62	15.44
61	5.87	12.46	16.50
62	6.32	13.42	17.75
63	6.77	14.40	19.06
64	7.22	15.39	20.47
65	7.73	16.52	22.05
66	8.37	17.94	23.98
67	9.21	19.74	26.35
68	10.22	21.85	29.15
69	11.37	24.23	32.20
70	12.69	26.43	35.69
71	14.17	27.85	39.71
72	15.86	29.00	43.51
73	17.03	30.39	45.59
74	18.48	32.56	48.85
75	20.16	35.95	53.93
76	22.59	41.79	62.68
77	24.88	47.69	69.82
78	27.52	53.55	78.70
79	30.06	59.48	87.59
80	34.35	65.49	96.48
81	37.52	71.54	105.34
82	40.68	77.55	114.22
83	43.84	83.59	123.11
84	47.01	89.61	131.98
	ZZ 12B94	ZZ 32B94	ZZ 52B94

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Simple Automatic Increase Benefit Rider Form 99504 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.16	1.40	1.96
30-34	1.53	1.84	2.59
35-39	1.99	2.38	3.35
40	2.23	2.70	3.77
41	2.34	2.80	3.94
42	2.44	2.94	4.11
43	2.57	3.10	4.35
44	2.72	3.29	4.60
45	2.87	3.45	4.85
46	3.00	3.61	5.07
47	3.20	3.85	5.40
48	3.35	4.06	5.63
49	3.49	4.27	5.86
50	3.63	4.49	6.09
51	3.77	4.71	6.31
52	3.92	4.90	6.55
53	4.11	5.13	6.88
54	4.32	5.32	7.25
55	4.55	5.54	7.65
56	4.78	5.77	8.07
57	5.02	6.05	8.49
58	5.25	6.36	8.89
59	5.46	6.68	9.31
60	5.69	7.05	9.73
61	5.97	7.42	10.18
62	6.33	7.85	10.73
63	6.74	8.31	11.37
64	7.23	8.81	12.04
65	7.77	9.35	12.79
66	8.37	9.90	13.60
67	9.02	10.56	14.54
68	9.77	11.31	15.55
69	10.58	12.08	16.66
70	11.29	13.43	17.86
71	11.06	16.08	19.15
72	10.66	18.42	21.41
73	10.90	18.51	26.20
74	11.02	18.55	27.83
75	11.43	18.12	27.20
76	11.72	17.58	26.39
77	12.14	16.96	27.17
78	12.22	16.36	26.17
79	12.40	16.60	26.55
80	13.11	17.14	27.53
81	13.71	17.67	28.49
82	14.31	18.20	29.47
83	14.92	18.75	30.45
84	15.52	19.29	31.42
	ZS12B94	ZS32B94	ZS52B94

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Compound Automatic Increase Benefit Rider Form 99573 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.05	2.86	3.88
30-34	2.69	3.79	5.12
35-39	3.51	4.92	6.64
40	3.94	5.55	7.50
41	4.12	5.78	7.84
42	4.32	6.07	8.19
43	4.57	6.41	8.67
44	4.82	6.77	9.13
45	5.06	7.10	9.62
46	5.31	7.48	10.10
47	5.65	7.94	10.75
48	5.81	8.17	11.06
49	5.99	8.38	11.39
50	6.16	8.59	11.72
51	6.34	8.82	12.07
52	6.48	9.05	12.41
53	6.70	9.31	12.74
54	6.94	9.59	13.09
55	7.19	9.89	13.45
56	7.44	10.15	13.84
57	7.68	10.48	14.26
58	7.94	10.77	14.69
59	8.16	11.07	15.15
60	8.42	11.39	15.62
61	8.72	11.73	16.15
62	9.11	12.18	16.79
63	9.55	12.73	17.50
64	10.07	13.37	18.25
65	10.65	14.05	19.10
66	11.28	14.79	20.02
67	11.98	15.55	21.04
68	12.79	16.37	22.12
69	13.65	17.21	23.34
70	14.58	18.61	24.63
71	15.60	21.27	26.00
72	16.30	24.82	28.32
73	16.30	28.75	33.12
74	16.19	28.16	36.88
75	16.52	26.88	36.52
76	16.74	25.16	35.95
77	17.09	23.38	36.45
78	17.05	21.16	33.49
79	17.16	20.19	32.03
80	17.97	20.46	32.59
81	18.64	20.71	33.16
82	19.30	20.98	33.73
83	19.97	21.24	34.30
84	20.64	21.50	34.87
	ZC12B94	ZC32B94	ZC52B94

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Proposed Rates on Policies Issued On or After November 1, 2000
 Long Term Care Insurance Policy Form 97045PA.1 Series
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.07	2.29	3.08
30-34	1.42	3.05	4.08
35-39	1.83	3.94	5.28
40	2.06	4.44	5.97
41	2.16	4.66	6.24
42	2.25	4.84	6.51
43	2.38	5.12	6.88
44	2.51	5.41	7.26
45	2.65	5.69	7.64
46	2.78	5.97	8.02
47	2.95	6.35	8.52
48	3.09	6.65	8.94
49	3.25	6.96	9.36
50	3.40	7.26	9.76
51	3.56	7.58	10.19
52	3.70	7.87	10.59
53	3.87	8.23	11.17
54	4.05	8.64	11.78
55	4.25	9.07	12.43
56	4.47	9.56	13.17
57	4.73	10.15	14.00
58	5.05	10.81	14.87
59	5.40	11.53	15.78
60	5.78	12.32	16.80
61	6.20	13.20	17.95
62	6.68	14.21	19.30
63	7.15	15.25	20.73
64	7.63	16.32	22.28
65	8.17	17.53	23.98
66	8.85	19.02	26.08
67	9.73	20.90	28.67
68	10.80	23.08	31.67
69	12.02	24.72	35.02
70	13.41	26.42	38.81
71	14.33	27.92	41.84
72	15.31	29.20	43.82
73	16.52	30.72	46.10
74	17.93	33.38	50.02
75	19.73	37.28	55.94
76	22.56	43.04	64.58
77	25.32	48.80	73.21
78	28.01	54.57	81.87
79	30.88	60.46	90.71
80	36.31	66.59	99.90
81	39.66	72.71	109.10
82	42.99	78.84	118.30
83	46.33	84.97	127.48
84	49.69	91.10	136.68
	ZZ 21B94	ZZ 41B94	ZZ 61B94

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Simple Automatic Increase Benefit Rider Form 99504 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.22	1.48	2.13
30-34	1.60	1.95	2.81
35-39	2.07	2.55	3.63
40	2.36	2.87	4.10
41	2.47	2.99	4.28
42	2.57	3.13	4.48
43	2.73	3.31	4.74
44	2.87	3.48	4.99
45	3.02	3.67	5.24
46	3.18	3.84	5.50
47	3.38	4.08	5.86
48	3.51	4.33	6.11
49	3.66	4.53	6.36
50	3.85	4.76	6.62
51	4.01	4.97	6.88
52	4.15	5.19	7.12
53	4.34	5.44	7.48
54	4.58	5.64	7.87
55	4.80	5.88	8.34
56	5.04	6.13	8.78
57	5.31	6.41	9.22
58	5.54	6.73	9.66
59	5.77	7.09	10.11
60	6.01	7.46	10.54
61	6.30	7.87	11.05
62	6.69	8.34	11.66
63	7.13	8.82	12.36
64	7.62	9.33	13.07
65	8.21	9.87	13.90
66	8.84	10.50	14.80
67	9.54	11.21	15.82
68	10.33	12.04	16.92
69	11.16	13.74	18.12
70	11.14	15.82	19.41
71	11.29	18.51	22.16
72	11.32	18.51	26.78
73	11.22	18.33	27.51
74	11.29	17.94	26.99
75	11.29	17.10	25.66
76	11.31	16.99	25.51
77	11.41	16.73	25.12
78	11.56	17.22	25.85
79	11.57	17.79	26.71
80	12.15	18.40	27.65
81	12.67	19.04	28.57
82	13.18	19.66	29.52
83	13.68	20.28	30.46
84	14.18	20.90	31.39
	ZS21B94	ZS41B94	ZS61B94

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Compound Automatic Increase Benefit Rider Form 99505 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.17	3.03	4.22
30-34	2.84	4.00	5.58
35-39	3.69	5.21	7.22
40	4.17	5.88	8.14
41	4.35	6.13	8.50
42	4.56	6.44	8.90
43	4.80	6.78	9.42
44	5.08	7.17	9.93
45	5.34	7.54	10.42
46	5.60	7.92	10.96
47	5.95	8.40	11.65
48	6.14	8.63	12.02
49	6.31	8.89	12.39
50	6.50	9.12	12.75
51	6.68	9.36	13.11
52	6.86	9.59	13.49
53	7.09	9.87	13.87
54	7.34	10.15	14.23
55	7.60	10.47	14.64
56	7.86	10.78	15.06
57	8.14	11.09	15.50
58	8.37	11.42	15.96
59	8.63	11.72	16.45
60	8.91	12.04	16.98
61	9.22	12.43	17.56
62	9.63	12.92	18.24
63	10.11	13.49	19.03
64	10.63	14.16	19.83
65	11.24	14.85	20.76
66	11.92	15.65	21.76
67	12.67	16.49	22.87
68	13.51	17.41	24.08
69	14.42	19.18	25.38
70	15.40	21.28	26.76
71	16.27	24.15	29.59
72	17.08	27.84	34.28
73	16.68	28.76	38.53
74	16.53	27.67	41.56
75	16.24	25.96	38.93
76	15.95	24.59	36.98
77	15.80	23.29	35.03
78	15.70	22.00	33.07
79	15.47	21.08	31.67
80	16.11	21.38	32.14
81	16.61	21.71	32.59
82	17.12	22.01	33.06
83	17.59	22.32	33.54
84	18.08	22.62	34.01
	ZC21B94	ZC41B94	ZC61B94

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.91	1.95	2.62
30-34	1.21	2.59	3.47
35-39	1.56	3.35	4.49
40	1.75	3.78	5.08
41	1.84	3.96	5.31
42	1.91	4.12	5.54
43	2.02	4.35	5.85
44	2.13	4.60	6.17
45	2.25	4.84	6.50
46	2.36	5.08	6.82
47	2.51	5.40	7.25
48	2.63	5.66	7.60
49	2.76	5.92	7.96
50	2.89	6.17	8.30
51	3.03	6.45	8.67
52	3.15	6.69	9.01
53	3.29	7.00	9.50
54	3.44	7.35	10.02
55	3.61	7.71	10.57
56	3.80	8.13	11.20
57	4.02	8.63	11.91
58	4.29	9.19	12.65
59	4.59	9.81	13.42
60	4.92	10.48	14.29
61	5.27	11.23	15.27
62	5.68	12.09	16.41
63	6.08	12.97	17.63
64	6.49	13.88	18.95
65	6.95	14.91	20.39
66	7.53	16.18	22.18
67	8.28	17.77	24.38
68	9.19	19.63	26.93
69	10.22	21.02	29.78
70	11.40	22.47	33.01
71	12.19	23.75	35.58
72	13.02	24.83	37.27
73	14.05	26.13	39.21
74	15.25	28.39	42.54
75	16.78	31.71	47.58
76	19.19	36.60	54.92
77	21.53	41.50	62.26
78	23.82	46.41	69.63
79	26.26	51.42	77.15
80	30.88	56.63	84.96
81	33.73	61.84	92.79
82	36.56	67.05	100.61
83	39.40	72.26	108.42
84	42.26	77.48	116.24
	ZZ 22B94	ZZ 42B94	ZZ 62B94

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Simple Automatic Increase Benefit Rider Form 99504 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.04	1.26	1.81
30-34	1.36	1.66	2.39
35-39	1.76	2.17	3.09
40	2.01	2.44	3.48
41	2.10	2.55	3.64
42	2.19	2.66	3.81
43	2.33	2.82	4.03
44	2.45	2.96	4.25
45	2.57	3.12	4.45
46	2.71	3.26	4.68
47	2.87	3.47	4.98
48	2.98	3.68	5.20
49	3.12	3.85	5.41
50	3.28	4.05	5.63
51	3.41	4.22	5.85
52	3.53	4.42	6.05
53	3.69	4.63	6.36
54	3.90	4.79	6.69
55	4.09	5.00	7.09
56	4.29	5.21	7.47
57	4.52	5.45	7.84
58	4.72	5.73	8.21
59	4.91	6.03	8.60
60	5.11	6.34	8.96
61	5.36	6.69	9.39
62	5.69	7.09	9.92
63	6.06	7.50	10.51
64	6.48	7.93	11.11
65	6.98	8.39	11.83
66	7.51	8.93	12.59
67	8.11	9.54	13.46
68	8.78	10.24	14.39
69	9.49	11.69	15.41
70	9.48	13.45	16.50
71	9.60	15.74	18.85
72	9.63	15.75	22.77
73	9.54	15.59	23.39
74	9.60	15.26	22.95
75	9.60	14.54	21.82
76	9.62	14.45	21.70
77	9.71	14.23	21.37
78	9.83	14.65	21.98
79	9.84	15.13	22.71
80	10.33	15.65	23.52
81	10.77	16.19	24.29
82	11.21	16.72	25.11
83	11.64	17.25	25.90
84	12.06	17.77	26.70
	ZS22B94	ZS42B94	ZS62B94

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Compound Automatic Increase Benefit Rider Form 99573 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.85	2.57	3.59
30-34	2.41	3.41	4.75
35-39	3.13	4.43	6.14
40	3.55	5.00	6.92
41	3.70	5.22	7.23
42	3.88	5.47	7.57
43	4.09	5.77	8.01
44	4.33	6.10	8.45
45	4.55	6.41	8.86
46	4.77	6.73	9.32
47	5.06	7.14	9.90
48	5.22	7.34	10.23
49	5.37	7.56	10.54
50	5.53	7.76	10.84
51	5.68	7.96	11.15
52	5.83	8.16	11.47
53	6.03	8.39	11.80
54	6.25	8.63	12.10
55	6.47	8.91	12.45
56	6.69	9.17	12.81
57	6.93	9.43	13.18
58	7.12	9.72	13.57
59	7.34	9.96	13.99
60	7.57	10.24	14.44
61	7.84	10.57	14.93
62	8.19	10.98	15.52
63	8.60	11.47	16.18
64	9.04	12.04	16.86
65	9.56	12.63	17.66
66	10.13	13.31	18.51
67	10.77	14.03	19.45
68	11.48	14.81	20.48
69	12.27	16.32	21.59
70	13.10	18.10	22.76
71	13.83	20.53	25.17
72	14.53	23.68	29.15
73	14.19	24.46	32.77
74	14.06	23.53	35.35
75	13.81	22.07	33.10
76	13.56	20.92	31.45
77	13.44	19.81	29.79
78	13.35	18.71	28.12
79	13.16	17.93	26.93
80	13.70	18.19	27.34
81	14.13	18.46	27.71
82	14.56	18.72	28.12
83	14.96	18.99	28.52
84	15.38	19.24	28.93
	ZC22B94	ZC42B94	ZC62B94

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State:	Pennsylvania	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care Insurance		
Project Name/Number:	2017 PA LTCI 97045 SERIES/		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	2017 NAIC Transmittal - PA LTC.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	This is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	Pennsylvania - Actuarial Memorandum and Certification.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	No advertisements are included.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	No third party was involved in preparing this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	No insert pages included.
Attachment(s):	
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care Insurance		
Project Name/Number:	2017 PA LTCI 97045 SERIES/		

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	This is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Reserve Calculation (A&H)
Comments:	
Attachment(s):	Exhibit I Reserve Sample.xls
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actual and Projected Experience
Comments:	
Attachment(s):	Actual & Projected Nationwide - PA.pdf Actual & Projected State Exhibit - PA.pdf Actual & Projected Nationwide - PA - Policies Issued Prior to 11-1-2000.pdf Actual & Projected State Exhibit - PA - Policies Issued Prior to 11-1-2000.pdf Actual & Projected Nationwide - PA - Policies Issued On or After 11-1-2000.pdf Actual & Projected State Exhibit - PA - Policies Issued On or After 11-1-2000.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actual to Expected Experience
Comments:	

State:	Pennsylvania	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care Insurance		
Project Name/Number:	2017 PA LTCI 97045 SERIES/		

Attachment(s):	Nationwide Actual to Expected - PA.pdf Actual to Expected - PA.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Distribution of Business
Comments:	
Attachment(s):	PA- Dist of Bus Exhibit.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Comparision of Proposed and Current Rates
Comments:	
Attachment(s):	Rate Table Comparison - D32 to B93.pdf Rate Table Comparison - D33 to B94.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Rate Increase History by State
Comments:	
Attachment(s):	97045 Series Rate Increase History.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Loss Ratio Demonstration
Comments:	
Attachment(s):	Loss Ratio Demonstration.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	STLH-131142349	State Tracking #:	STLH-131142349	Company Tracking #:	2017 PA LTCI 97045 SERIES
<hr/>					
State:	Pennsylvania			Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Long Term Care Insurance				
Project Name/Number:	2017 PA LTCI 97045 SERIES/				

Attachment Exhibit I Reserve Sample.xls is not a PDF document and cannot be reproduced here.

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvania					
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2.	Department Use Only						
	State Tracking ID						

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	State Farm Mutual Automobile Insurance Co. One State Farm Plaza Bloomington, IL 61710-0001	Illinois	Accident & Health	176	25178	37-0533100	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Jeff Mueller One State Farm Plaza, B-1 Bloomington, IL 61710	309-735-2224	309-766-1827	Jeff.mueller.rthv@statefarm.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	2017 PA LTCI 97045 Series
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
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8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <div style="display: flex; justify-content: space-between;"> <div style="width: 40%;">Group</div> <div style="width: 55%;"> <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____ </div> </div>
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9.	Type of Insurance (TOI)	LTC03I Individual Long Term Care
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10.	Sub-Type of Insurance (Sub-TOI)	LTC03I.001 Qualified
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11.	Submitted Documents	<div style="margin-bottom: 10px;"> <input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other </div> <div style="margin-bottom: 10px;"> Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate </div> <div style="margin-bottom: 10px;"> <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ </div> <div> SUPPORTING DOCUMENTATION <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Statement of Variability <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____ </div> <div style="width: 45%;"> <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Trust Agreements <input checked="" type="checkbox"/> Certifications </div> </div> </div>
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12.	Filing Submission Date	08/08/2017
13.	Filing Fee (If required)	Amount _____ Check Date _____ Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number _____
14.	Date of Domiciliary Approval	Illinois has approved three rounds of 40% maximum increases.
15.	Filing Description:	
	State Farm Mutual Automobile Insurance Company – NAIC 176-25178 Inforce Rate Increase Individual Long Term Care Insurance Policy Form 97045PA.1 Rider Forms 99504, 99505	

16.	Certification (If required)
I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Pennsylvania</u> .	
Print Name <u>Jeff Mueller</u> Title <u>Associate Actuary</u>	
Signature  Date: <u>08/08/2017</u>	

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number		2017 PA LTCI 97045 Series		
This filing corresponds to form filing company tracking number		N/A		
Overall percentage rate indication (when applicable)		296.7%		
Overall percentage rate impact for this filing		34.2%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Individual Long Term Care Policy and Riders Rate Filing	97045PA.1, 99504, 99505	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +34.2% - ____ % <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	

LH RFA-1

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
BLOOMINGTON, ILLINOIS 61710
ACTUARIAL MEMORANDUM – RATE INCREASE**

**STATE FARM TAX QUALIFIED LONG TERM CARE INSURANCE POLICY FORM 97045PA.1
SIMPLE AUTOMATIC INCREASE BENEFIT RIDER FORM 99504
COMPOUND AUTOMATIC INCREASE BENEFIT RIDER FORM 99505**

I. PURPOSE

The purpose of this memorandum is to request a rate increase and demonstrate compliance with loss ratio standards. This memorandum is not intended for any other purpose.

II. GENERAL INFORMATION

- A. Issuer Name: State Farm Mutual Automobile Insurance Company
- B. Form Numbers: 97045PA.1, 99504, 99505
- C. Type of Policy: Comprehensive, Individual Tax Qualified Long Term Care Insurance
- D. Renewability: Guaranteed Renewable
- E. Marketing Method: Sold through a captive agency force but are no longer marketed
- F. Domicile Approval: This filing has not been submitted to Illinois, our state of domicile
- G. Issue Ages: ages 18 through 84
- H. Average Issue Age of inforce policies: 55
- I. Insurance Company Representative: Jeff Mueller
One State Farm Plaza, B-1
Bloomington, IL 61710
(309) 735-2224

III. APPLICABILITY

This filing is applicable to all in-force policies and associated riders issued in Pennsylvania on the above referenced forms. These forms were marketed in Pennsylvania between January 1, 1998 and August 31, 2001. These forms are no longer marketed in any state. As of December 31, 2016, there were 1,189 policies in force on these forms in Pennsylvania and 39,963 nationwide. These new rates will apply on the policyholder's next anniversary. The new rates will be implemented on January 1, 2018, or as soon as possible thereafter.

IV. DESCRIPTION OF POLICY DESIGN AND COVERAGE

- A. Form 97045PA.1: This form provides comprehensive Long Term Care Insurance coverage. After meeting an elimination period, benefits are paid on an expenses incurred basis. Covered expenses include: Home and Adult Day Care, Long Term Care Facility, Alternate Care Facility, Caregiver Training, Bed Reservation, Respite Care, and Medical Help System. Benefits may also be payable for other services, devices or types of care if they are part of an alternate plan of care which is agreed to by the insured, the insured's doctor, and State Farm. Premiums are waived while receiving care in a facility after the specified waiting period.
- B. Optional Simple Automatic Increase Benefit Rider Form 99504: provides inflation protection by giving a 5% simple automatic benefit increase for each policy year.
- C. Optional Compound Automatic Increase Benefit Rider Form 99505: provides compound automatic benefit increases of 5% for each policy year.

V. REASON FOR RATE INCREASE

A rate increase is necessary due to significantly higher anticipated and lifetime loss ratios than expected. The higher loss ratios are primarily a result of lower voluntary lapse rates, lower mortality, and higher expected future claims costs.

Original persistency assumptions combined both lapses and mortality. For the actual to expected comparison, actual mortality and lapse rates are combined.

Duration	Actual Total Termination Rate	Expected Total Termination Rate	Actual to Expected
1	8.4%	9.2%	91%
2	4.8%	6.6%	72%
3	3.1%	5.7%	54%
4	2.4%	5.6%	43%
5	2.2%	5.6%	39%
6	1.9%	5.6%	34%
7	1.7%	5.6%	31%
8	1.7%	5.6%	30%
9	1.7%	6.0%	29%
10	1.7%	6.0%	28%
11	1.6%	6.2%	26%
12	1.8%	6.3%	28%

The table below compares the present value of future incurred losses using original morbidity assumptions and our current assumptions as outlined below in Section VI. Current lapse and mortality assumptions are used in the projections for both original and current morbidity assumptions.

PV Future Incurred Losses Original Claim Costs	PV Future Incurred Losses Current Claim Costs	Ratio of Current to Original
1,954,740,573	2,757,544,001	1.41

VI. CURRENT MORBIDITY ASSUMPTIONS

Current claim costs were developed using 2011 Milliman Inc. internal claim cost guidelines. These guidelines are a cooperative effort of Milliman Health actuaries and represent a combination of their experience, research, and judgment. These claim costs were developed based on the benefits provided under these forms.

The table below demonstrates our actual to expected loss ratio experience by year based on the actual distribution of business. State Farm experience shows an overall actual to expected ratio of 103.5%. As a result, 100% of the Milliman claim costs was chosen as the ultimate claim cost level.

The expected basis for the table below is the 2011 Milliman claims costs using actual termination information. This differs from the Pennsylvania and Nationwide Actual to Expected exhibits attached to this filing in that the expected basis is actual sales and original pricing assumptions.

Year	Actual Loss Ratio	Expected Loss Ratio Based on 2011 Milliman Claim Costs	Actual to Expected Ratio
1997	0.0%	8.4%	0.0%
1998	0.3%	7.8%	3.6%
1999	5.9%	8.7%	67.3%
2000	9.8%	9.8%	100.7%
2001	7.9%	11.3%	69.8%
2002	11.8%	14.5%	81.4%

2003	19.1%	19.0%	101.0%
2004	31.3%	24.0%	130.4%
2005	23.8%	29.8%	79.9%
2006	45.8%	36.3%	126.0%
2007	39.2%	43.8%	89.5%
2008	57.5%	52.1%	110.4%
2009	65.4%	61.3%	106.8%
2010	67.7%	71.4%	94.8%
2011	84.6%	82.7%	102.2%
2012	104.6%	95.6%	109.4%
2013	104.0%	109.8%	94.7%
2014	125.7%	126.3%	99.6%
2015	166.9%	144.8%	115.2%
2016	176.8%	166.5%	106.2%
Total	61.2%	59.2%	103.5%

No future morbidity improvement was assumed in these claim costs.

Below is a comparison of our actual incurred losses to expected based on our original morbidity assumptions. The expected basis uses actual terminations (both lapse and mortality) to remove any effect that an assumed lapse or mortality assumption would have.

Calendar Year	Actual	Expected - Original Claim Costs	Actual to Expected
1997	0	83,312	0.0%
1998	13,981	1,037,615	1.4%
1999	1,040,702	3,679,363	29.7%
2000	3,866,388	8,454,510	47.0%
2001	4,846,462	14,025,917	35.0%
2002	7,876,112	17,183,695	45.9%
2003	12,384,434	19,374,797	64.0%
2004	19,625,239	21,216,112	92.6%
2005	14,589,516	22,961,672	63.6%
2006	27,528,335	24,801,192	110.9%
2007	23,117,789	26,879,534	85.9%
2008	33,178,045	29,193,510	113.5%
2009	36,880,074	31,777,328	115.8%
2010	37,184,979	34,599,509	107.2%
2011	45,252,503	37,693,659	119.6%
2012	54,477,455	41,215,236	131.7%
2013	52,068,869	44,751,544	116.5%
2014	60,803,635	48,501,766	125.0%
2015	76,199,174	52,533,524	147.2%
2016	77,277,429	57,056,274	138.0%
Total	588,211,122	537,020,068	110.0%

VII. CURRENT MORTALITY ASSUMPTION

Sex distinct mortality was assumed to follow the 2012 IAM Static table with 13 year selection factors, grading from 31% to 102% of the table over those 13 years, with the ultimate factor being 106% in years 14 and beyond. The selection factors for the first 18 years are based on actual mortality results on State Farm's long term care block. Actual and expected deaths include data from all policy forms for credibility purposes.

Duration	Exposure	Actual Deaths	Expected Deaths Based on 2012IAM	Calculated Mortality Factor - As a % of 2012IAM
1	185,013	248	794	31%
2	164,807	444	825	54%
3	152,688	510	851	60%
4	142,703	539	874	62%
5	133,410	640	897	71%
6	125,584	622	922	67%
7	118,542	739	950	78%
8	110,348	790	967	82%
9	102,544	849	981	87%
10	95,216	916	995	92%
11	88,097	890	1,001	89%
12	79,525	904	986	92%
13	66,115	923	907	102%
14+	104,842	1,954	1,839	106%

No future mortality improvement was assumed in the projections.

VIII. CURRENT VOLUNTARY LAPSE RATE ASSUMPTIONS

Current voluntary lapse rates are based on our nationwide long term care lapse experience from the 97045 form. The following chart shows our actual lapse rate by duration through Dec. 31, 2015. The lapse rate assumed for projections of lifetime loss ratio in policy years 12+ is 0.44%.

Duration	Actual Exposures	Number of Lapses	Assumed Lapse Rate
1	61,466	4,663	7.6%
2	56,679	2,019	3.6%
3	54,448	1,228	2.3%
4	52,985	859	1.6%
5	51,854	690	1.3%
6	50,842	494	1.0%
7	50,031	407	0.8%
8	49,227	399	0.8%
9	48,381	382	0.8%
10	47,484	313	0.7%
11	45,328	250	0.6%
12+	124,466	547	0.4%

IX. CURRENT SHOCK LAPSE ASSUMPTION

A shock lapse assumption of 1.32% after this proposed rate increase is included in our projections. Assumed lapse rates (see Section VIII) less than 1.32% are increased to 1.32% for the year following this rate increase. This assumption is based on lapse experience after rate increases implemented to date on policy form 97045 series policies. We will continue to closely monitor policyholder behavior after rate increases.

Below is a chart showing the number of policyholders who have received a rate increase and the number who have lapsed after an increase on the 97045 policy series as of June 30, 2017.

Number of Policyholders Receiving Rate Increase	Number of Policyholders Lapsing After Rate Increase	Lapse Rate
105,804	1,398	1.32%

X. HISTORY OF RATE ADJUSTMENTS

On May 9, 2000, we filed new rate tables to be used for new business on these forms. This change was implemented on November 1, 2000. Approval of this new business rate change was contingent on State Farm agreeing to keep the experience on these two classes separate for rating purposes. Actual and projected experience exhibits show these two blocks separately. This new business rate change was implemented in all jurisdictions in which this form was sold. Nationwide business will also be split by this class.

On October 5, 2012, a 15% average rate increase was approved for in-force policyholders. This increase was implemented beginning February 1, 2013.

On September 12, 2013, a 14% average rate increase was approved for in-force policyholders. This increase was implemented beginning February 1, 2014.

On August 27, 2015, a 14.5% average rate increase was approved for in-force policyholders. This increase was implemented beginning January 1, 2016.

On September 2, 2016, a 13.8% average rate increase was approved for in-force policyholders. This increase was implemented beginning January 1, 2017.

XI. AVERAGE ANNUAL PREMIUM

The average annual premium for this form and associated riders prior to the rate increase is:

Pennsylvania

Policies issued prior to Nov. 1, 2000	\$1,608
Policies issued on or after Nov. 1, 2000	\$1,870

Nationwide

Policies issued in original class	\$1,811
Policies issued in new class	\$1,883

The average annual premium for this form and associated riders after the rate increase is:

Pennsylvania

Policies issued prior to Nov. 1, 2000	\$2,176
Policies issued on or after Nov. 1, 2000	\$2,430

Nationwide

Policies issued in original class	\$2,445
Policies issued in new class	\$2,472

XII. MINIMUM LIFETIME LOSS RATIO

The minimum lifetime loss ratio is 60%. Originally filed loss ratio on policies issued prior to Nov. 1, 2000 is 75%. Originally filed loss ratio on policies issued on or after Nov. 1, 2000 is 64%.

XIII. PAST, ANTICIPATED AND LIFETIME LOSS RATIO

Past and projected nationwide and Pennsylvania experience are shown in the exhibits entitled Actual & Projected Nationwide Experience Exhibit and Actual & Projected Pennsylvania Experience Exhibit. Projected premiums are shown both with and without the proposed rate increase.

Nationwide data is used to justify the proposed rates. The nationwide projection exhibit contains three columns of premiums. The first one titled "Earned Premium Original Rates" reflects the original premium with no rate increases. The second column, "Earned Premium Current Rates", applies this state's specific pattern of prior increases to the nationwide original premium. This is done to avoid subsidization amongst states due to the allowance/disallowance of needed rate increases. The final premium column, "Earned Premium with Proposed Increase", reflects the proposed increase applied nationwide. A summary of the resulting loss ratios is shown below.

The lifetime loss ratio is calculated as the sum of the accumulated value of past incurred claims and the present value of anticipated incurred claims divided by the sum of the accumulated value of past earned premium and the present value of the anticipated earned premium. The present values and accumulated values are calculated at 4.5%.

The following table shows the present and accumulated values of nationwide premiums and claims at the valuation rate of 4.5%.

<i>Policies issued prior to November 1, 2000</i>					
	Earned Premium Current Rates	Earned Premium with Proposed Increase	Incurred Claims	Loss Ratio Current Rates	Loss Ratio with Proposed Rates
Past	1,141,269,613	1,141,269,613	623,921,294	54.7%	54.7%
Anticipated	411,323,334	537,577,864	2,061,992,380	501.3%	383.6%
Lifetime	1,552,592,947	1,678,847,477	2,685,913,674	173.0%	160.0%

<i>Policies issued on or after November 1, 2000</i>					
	Earned Premium Current Rates	Earned Premium with Proposed Increase	Incurred Claims	Loss Ratio Current Rates	Loss Ratio with Proposed Rates
Past	405,018,170	405,018,170	149,279,466	36.9%	36.9%
Anticipated	216,335,889	276,395,583	695,551,621	321.5%	251.7%
Lifetime	621,354,058	681,413,752	844,831,087	136.0%	124.0%

XIV. MAXIMUM ALLOWABLE RATE INCREASE

The same methodology is used to calculate the maximum allowable rate increase for all policies before, on, or after November 1, 2000.

The maximum allowable rate increase was calculated so that the sum of:

- (a) The lesser of:
 - (i) The accumulated value of actual past incurred claims; and
 - (ii) The accumulated value of expected past claims
- (b) The present value of projected incurred claims.

Is equal to:

- (c) The accumulated value of past premium and the present value of future projected original premium times the greater of:

- (i) 60%; and
- (ii) The lifetime loss ratio consistent with the original filing.

Policies Issued Prior to November 1, 2000

The accumulated value of expected past claims (351,422,135) is less than accumulated value of actual past incurred claims; therefore, expected past claims are used in the calculation to demonstrate that past losses are not being recouped.

The lifetime loss ratio consistent with policies issued prior to November 1, 2000 is 75%.

This methodology results in an indicated average rate increase of 404.9% and a lifetime loss ratio of 83.5%.

This increase is based on nationwide data and assumes that the 15% average increase that was implemented on February 1, 2013 the 14% average increase that was implemented on February 1, 2014, the 14.5% average increase that was implemented on January 1, 2016, and the 13.8% average increase that was implemented on January 1, 2017 were applied nationwide. 404.9% is the indicated rate increase in addition to the 15%, 14%, 14.5%, and 13.8% that were already implemented.

Policies Issued On or After November 1, 2000

The accumulated value of expected past incurred claims (112,967,122) is less than the accumulated value of actual past claims; therefore, expected past incurred claims are used in the calculation to demonstrate that past losses are not being recouped.

The lifetime loss ratio consistent with policies issued on or after to November 1, 2000 is 64%.

This methodology results in an indicated average rate increase of 296.7% and a lifetime loss ratio of 66.9%.

This increase is based on nationwide data and assumes that the 15% average increase that was implemented on February 1, 2013 the 14% average increase that was implemented on February 1, 2014, the 14.5% average increase that was implemented on January 1, 2016, and the 13.8% average increase that was implemented on January 1, 2017 were applied nationwide. 296.7% is the indicated rate increase in addition to the 15%, 14%, 14.5%, and 13.8% that were already implemented.

XV. SUMMARY OF PROPOSED RATE INCREASE

We are proposing an average rate increase of 33.9% based on the nationwide distribution of business. This results in an average increase of 34.2% in Pennsylvania reflecting differences between the Pennsylvania and nationwide distribution of business.

The maximum proposed increase is 40%. Policies with a 2 year benefit period and no inflation protection will not receive an increase.

This proposed increase is further reduced in cases where this maximum increase would cause the new rates to be higher than the corresponding rate on our currently marketed long term care insurance product.

Although a rate increase larger than 34.2% can be justified at this time, State Farm is not currently seeking a higher increase. We will continue to monitor emerging experience and anticipate further increases in the future.

A comparison of rates before and after the proposed change is included in the supporting documentation.

The renewal rate schedule after this rate increase is implemented will not be greater than the new business premium rate schedule.

XVI. CERTIFICATION

To the best of my knowledge and judgment, the following items are true with respect to the filing:

- 1) The assumptions represent my best judgment as to the expected value for each assumption and are consistent with State Farm's business plan at this time.
- 2) The anticipated lifetime loss ratio will exceed the applicable loss ratio.
- 3) The filing was prepared based on the current standard of practice as promulgated by the Actuarial Standards Board including the data quality standard of practice.
- 4) The filing is in compliance with applicable laws and regulations in Pennsylvania.
- 5) The rates are reasonable in relationship to the benefits.

A handwritten signature in black ink on a light blue background. The signature appears to be "Jeff Mueller" written in a cursive, flowing style.

Jeff Mueller, FSA, MAAA

August 8, 2017
Date

Actual and Projected Nationwide Experience - Based on Earned Rate Increases in Pennsylvania							
Actual							
Year	Earned Premium Original Rates	Earned Premium Current Rates	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates		
1997	345,017	345,017	0	0.0%	0.0%		
1998	4,974,842	4,974,842	13,981	0.3%	0.3%		
1999	17,681,997	17,681,997	1,040,702	5.9%	5.9%		
2000	39,331,647	39,331,647	3,866,388	9.8%	9.8%		
2001	61,235,559	61,235,559	4,846,462	7.9%	7.9%		
2002	66,585,636	66,585,636	7,876,112	11.8%	11.8%		
2003	64,714,795	64,714,795	12,384,434	19.1%	19.1%		
2004	62,719,744	62,719,744	19,625,239	31.3%	31.3%		
2005	61,330,650	61,330,650	14,589,516	23.8%	23.8%		
2006	60,138,947	60,138,947	27,528,335	45.8%	45.8%		
2007	58,955,167	58,955,167	23,117,789	39.2%	39.2%		
2008	57,722,316	57,722,316	33,178,045	57.5%	57.5%		
2009	56,361,097	56,361,097	36,880,074	65.4%	65.4%		
2010	54,926,982	54,926,982	37,184,979	67.7%	67.7%		
2011	53,503,183	53,503,183	45,252,503	84.6%	84.6%		
2012	52,092,028	52,092,028	54,477,455	104.6%	104.6%		
2013	50,074,284	53,229,715	52,068,869	104.0%	97.8%		
2014	48,355,544	58,186,026	60,803,635	125.7%	104.5%		
2015	45,653,944	59,980,289	76,199,174	166.9%	127.0%		
2016	43,701,572	61,519,936	77,277,429	176.8%	125.6%		
Total	960,404,950	1,005,535,572	588,211,122	61.2%	58.5%		
Projection							
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
2017	41,911,983	64,681,457	64,681,457	78,083,594	186.3%	120.7%	120.7%
2018	40,106,013	63,101,425	74,568,411	85,151,521	212.3%	134.9%	114.2%
2019	38,271,104	60,285,316	80,148,164	92,393,085	241.4%	153.3%	115.3%
2020	36,413,874	57,424,804	76,529,367	100,247,045	275.3%	174.6%	131.0%
2021	34,541,905	54,531,662	72,871,639	108,399,228	313.8%	198.8%	148.8%
2022	32,663,854	51,619,558	69,164,226	116,758,048	357.5%	226.2%	168.8%
2023	30,788,652	48,702,787	65,424,918	125,136,414	406.4%	256.9%	191.3%
2024	28,924,701	45,795,127	61,671,551	133,371,415	461.1%	291.2%	216.3%
2025	27,079,803	42,909,600	57,921,956	141,391,012	522.1%	329.5%	244.1%
2026	25,262,283	40,060,067	54,195,802	149,075,014	590.1%	372.1%	275.1%
2027	23,481,299	37,261,791	50,514,975	156,362,874	665.9%	419.6%	309.5%
2028	21,745,987	34,530,015	46,901,722	163,103,628	750.0%	472.4%	347.8%
2029	20,064,518	31,878,582	43,376,648	169,111,574	842.8%	530.5%	389.9%
2030	18,443,267	29,318,486	39,956,908	174,303,689	945.1%	594.5%	436.2%
2031	16,888,116	26,859,635	36,658,484	178,723,580	1058.3%	665.4%	487.5%
2032	15,404,802	24,511,694	33,496,907	182,431,188	1184.2%	744.3%	544.6%
2033	13,998,597	22,283,527	30,486,463	185,377,397	1324.3%	831.9%	608.1%
2034	12,673,180	20,181,559	27,637,977	187,357,061	1478.4%	928.4%	677.9%
2035	11,430,277	18,209,050	24,957,813	188,154,541	1646.1%	1033.3%	753.9%
2036	10,270,566	16,367,320	22,449,656	187,750,747	1828.0%	1147.1%	836.3%
2037	9,194,512	14,657,350	20,116,428	186,485,428	2028.2%	1272.3%	927.0%
2038	8,202,036	13,079,272	17,959,594	184,569,716	2250.3%	1411.2%	1027.7%
2039	7,291,772	11,631,213	15,977,678	181,993,946	2495.9%	1564.7%	1139.1%
2040	6,460,775	10,308,757	14,165,522	178,565,342	2763.8%	1732.2%	1260.6%
2041	5,705,461	9,106,267	12,516,157	174,352,466	3055.9%	1914.6%	1393.0%
2042	5,022,258	8,018,134	11,022,479	169,769,310	3380.3%	2117.3%	1540.2%
2043	4,407,406	7,038,489	9,676,887	165,019,861	3744.1%	2344.5%	1705.3%
2044	3,856,647	6,160,683	8,470,581	160,071,555	4150.5%	2598.3%	1889.7%
2045	3,365,083	5,377,033	7,393,254	154,850,472	4601.7%	2879.8%	2094.5%
2046	2,927,805	4,679,718	6,434,347	149,506,932	5106.5%	3194.8%	2323.6%
2047	2,540,201	4,061,408	5,583,924	144,275,266	5679.7%	3552.3%	2583.8%
2048	2,197,764	3,514,966	4,832,264	139,092,038	6328.8%	3957.1%	2878.4%
2049	1,896,068	3,033,402	4,169,810	133,683,880	7050.6%	4407.1%	3206.0%
2050	1,630,743	2,609,794	3,587,074	127,773,937	7835.3%	4895.9%	3562.1%
2051	1,397,712	2,237,643	3,075,141	121,318,338	8679.8%	5421.7%	3945.1%
2052	1,193,310	1,911,114	2,626,005	114,396,707	9586.5%	5985.9%	4356.3%
2053	1,014,298	1,625,052	2,232,583	107,080,427	10557.1%	6589.4%	4796.3%
2054	857,790	1,374,867	1,888,561	99,460,760	11595.0%	7234.2%	5266.5%
2055	721,193	1,156,438	1,588,264	91,486,950	12685.5%	7911.1%	5760.2%
2056	602,270	966,199	1,326,777	83,199,483	13814.3%	8611.0%	6270.8%
2057	499,107	801,099	1,099,895	74,721,601	14971.1%	9327.4%	6793.5%
2058	410,029	658,475	903,943	65,996,812	16095.6%	10022.7%	7301.0%
2059	333,719	536,227	736,024	56,995,337	17078.8%	10629.0%	7743.7%
2060	268,812	432,187	593,148	47,939,529	17833.8%	11092.3%	8082.2%
2061	214,127	344,475	472,720	39,136,633	18277.3%	11361.2%	8279.0%
2062	168,532	271,297	372,262	31,228,125	18529.5%	11510.7%	8388.8%
2063	130,929	210,906	289,366	24,505,665	18716.8%	11619.2%	8468.7%
2064	100,276	161,642	221,752	18,926,154	18874.1%	11708.7%	8534.8%
2065	75,599	121,955	167,288	14,364,997	19001.5%	11778.9%	8587.0%
2066	56,030	90,458	124,068	10,700,360	19097.5%	11829.1%	8624.6%
Total	573,107,050	906,689,982	1,193,238,843	6,154,150,683	1073.8%	678.7%	515.8%
	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
Past Experience	960,404,950	1,005,535,572	1,005,535,572	588,211,122	61.2%	58.5%	58.5%
Anticipated Experience	573,107,050	906,689,982	1,193,238,843	6,154,150,683	1073.8%	678.7%	515.8%
Lifetime Experience	1,533,511,999	1,912,225,554	2,198,774,415	6,742,361,805	439.7%	352.6%	306.6%
Past Experience @4.5%	1,497,041,742	1,546,287,783	1,546,287,783	773,200,760	51.6%	50.0%	50.0%
Anticipated Experience @4.5%	397,577,147	627,659,223	813,973,446	2,757,544,001	693.6%	439.3%	338.8%
Lifetime Experience@4.5%	1,894,618,888	2,173,947,006	2,360,261,229	3,530,744,761	186.4%	162.4%	149.6%

Actual and Projected Pennsylvania Experience							
Actual							
Year	Earned Premium Original Rates	Earned Premium Current Rates	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates		
1997	0	0	0	0.0%	0.0%		
1998	147,425	147,425	0	0.0%	0.0%		
1999	652,642	652,642	32,136	4.9%	4.9%		
2000	1,323,406	1,323,406	321,227	24.3%	24.3%		
2001	1,929,641	1,929,641	290,944	15.1%	15.1%		
2002	1,880,608	1,880,608	115,546	6.1%	6.1%		
2003	1,814,553	1,814,553	102,177	5.6%	5.6%		
2004	1,765,856	1,765,856	877,688	49.7%	49.7%		
2005	1,721,205	1,721,205	347,744	20.2%	20.2%		
2006	1,673,103	1,673,103	876,455	52.4%	52.4%		
2007	1,642,712	1,642,712	798,024	48.6%	48.6%		
2008	1,617,694	1,617,694	762,767	47.2%	47.2%		
2009	1,581,294	1,581,294	1,930,089	122.1%	122.1%		
2010	1,552,674	1,552,674	987,591	63.6%	63.6%		
2011	1,509,141	1,509,141	898,034	59.5%	59.5%		
2012	1,457,699	1,457,699	1,133,439	77.8%	77.8%		
2013	1,403,135	1,491,553	644,898	46.0%	43.2%		
2014	1,327,482	1,597,354	1,655,078	124.7%	103.6%		
2015	1,233,239	1,620,233	3,754,649	304.5%	231.7%		
2016	1,181,992	1,663,924	2,167,987	183.4%	130.3%		
Total	27,415,499	28,642,715	17,696,473	64.5%	61.8%		
Projection							
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
2017	1,130,595	1,722,779	1,722,779	2,014,479	178.2%	116.9%	116.9%
2018	1,084,636	1,673,063	1,973,867	2,212,137	204.0%	132.2%	112.1%
2019	1,037,501	1,602,027	2,133,505	2,414,787	232.8%	150.7%	113.2%
2020	989,381	1,529,312	2,041,119	2,633,741	266.2%	172.2%	129.0%
2021	940,469	1,455,204	1,947,116	2,862,220	304.3%	196.7%	147.0%
2022	891,033	1,380,100	1,851,230	3,096,849	347.6%	224.4%	167.3%
2023	841,354	1,304,425	1,753,979	3,329,414	395.7%	255.2%	189.8%
2024	791,722	1,228,622	1,655,917	3,556,374	449.2%	289.5%	214.8%
2025	742,378	1,153,063	1,557,542	3,771,148	508.0%	327.1%	242.1%
2026	693,567	1,078,139	1,459,406	3,974,434	573.0%	368.6%	272.3%
2027	645,577	1,004,306	1,362,157	4,166,751	645.4%	414.9%	305.9%
2028	598,703	932,035	1,266,474	4,343,658	725.5%	466.0%	343.0%
2029	553,197	861,738	1,172,956	4,501,306	813.7%	522.4%	383.8%
2030	509,243	793,721	1,082,074	4,636,643	910.5%	584.2%	428.5%
2031	467,030	728,292	994,305	4,757,007	1018.6%	653.2%	478.4%
2032	426,755	665,776	910,154	4,857,024	1138.1%	729.5%	533.6%
2033	388,560	606,415	830,001	4,938,350	1270.9%	814.4%	595.0%
2034	352,597	550,466	754,232	4,999,527	1417.9%	908.2%	662.9%
2035	318,873	497,952	682,934	5,034,721	1578.9%	1011.1%	737.2%
2036	287,401	448,905	616,190	5,044,105	1755.1%	1123.6%	818.6%
2037	258,212	403,380	554,114	5,034,226	1949.6%	1248.0%	908.5%
2038	231,282	361,352	496,703	5,009,197	2165.8%	1386.2%	1008.5%
2039	206,573	322,770	443,914	4,974,165	2407.9%	1541.1%	1120.5%
2040	183,993	287,495	395,580	4,916,287	2672.0%	1710.0%	1242.8%
2041	163,449	255,388	351,533	4,839,579	2960.9%	1895.0%	1376.7%
2042	144,849	226,305	311,592	4,753,491	3281.7%	2100.5%	1525.5%
2043	128,087	200,088	275,555	4,661,338	3639.2%	2329.6%	1691.6%
2044	113,049	176,562	243,195	4,563,357	4036.6%	2584.6%	1876.4%
2045	99,591	155,503	214,208	4,458,316	4476.6%	2867.0%	2081.3%
2046	87,584	136,714	188,334	4,357,306	4975.0%	3187.2%	2313.6%
2047	76,903	119,999	165,309	4,262,235	5542.4%	3551.9%	2578.3%
2048	67,419	105,162	144,863	4,158,380	6168.0%	3954.3%	2870.6%
2049	59,013	92,016	126,745	4,039,215	6844.6%	4389.7%	3186.9%
2050	51,559	80,364	110,683	3,898,553	7561.3%	4851.1%	3522.3%
2051	44,946	70,033	96,441	3,744,694	8331.6%	5347.0%	3882.9%
2052	39,080	60,877	83,818	3,585,542	9174.8%	5889.8%	4277.8%
2053	33,874	52,758	72,624	3,412,190	10073.2%	6467.7%	4698.4%
2054	29,253	45,556	62,697	3,216,526	10995.7%	7060.6%	5130.3%
2055	25,146	39,162	53,884	3,002,097	11938.7%	7665.8%	5571.4%
2056	21,502	33,492	46,069	2,777,875	12919.4%	8294.2%	6029.8%
2057	18,272	28,471	39,151	2,550,092	13956.0%	8956.9%	6513.6%
2058	15,425	24,046	33,055	2,304,379	14938.9%	9583.4%	6971.4%
2059	12,934	20,174	27,723	2,017,058	15595.0%	9998.2%	7275.8%
2060	10,767	16,807	23,086	1,724,484	16016.4%	10260.8%	7469.8%
2061	8,894	13,896	19,079	1,432,072	16100.9%	10305.9%	7506.0%
2062	7,291	11,402	15,647	1,167,236	16010.1%	10237.3%	7459.7%
2063	5,926	9,278	12,726	940,107	15864.3%	10132.2%	7387.2%
2064	4,777	7,488	10,265	747,894	15657.7%	9987.4%	7286.2%
2065	3,816	5,991	8,206	587,252	15390.4%	9802.9%	7156.7%
2066	3,019	4,747	6,496	454,674	15062.2%	9578.8%	6998.8%
Total	15,847,054	24,583,615	32,401,231	174,734,487	1102.6%	710.8%	539.3%
	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
Past Experience	27,415,499	28,642,715	28,642,715	17,696,473	64.5%	61.8%	61.8%
Anticipated Experience	15,847,054	24,583,615	32,401,231	174,734,487	1102.6%	710.8%	539.3%
Lifetime Experience	43,262,553	53,226,330	61,043,946	192,430,960	444.8%	361.5%	315.2%
Past Experience@4.5%	43,113,212	44,452,847	44,452,847	23,385,648	54.2%	52.6%	52.6%
Anticipated Experience@4.5%	10,900,219	16,880,478	21,918,428	75,623,048	693.8%	448.0%	345.0%
Lifetime Experience@4.5%	54,013,431	61,333,325	66,371,275	99,008,696	183.3%	161.4%	149.2%

Actual and Projected Nationwide Experience - Based on Earned Rate Increases in Pennsylvania - Old Rates Only							
Actual							
Year	Earned Premium Original Rates	Earned Premium Current Rates	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates		
1997	345,017	345,017	0	0.0%	0.0%		
1998	4,974,842	4,974,842	13,981	0.3%	0.3%		
1999	17,681,997	17,681,997	1,040,702	5.9%	5.9%		
2000	38,781,028	38,781,028	3,866,388	10.0%	10.0%		
2001	50,023,583	50,023,583	4,455,087	8.9%	8.9%		
2002	46,886,898	46,886,898	6,958,232	14.8%	14.8%		
2003	44,998,255	44,998,255	9,371,636	20.8%	20.8%		
2004	43,916,549	43,916,549	15,529,653	35.4%	35.4%		
2005	43,057,239	43,057,239	12,280,598	28.5%	28.5%		
2006	42,257,450	42,257,450	21,238,124	50.3%	50.3%		
2007	41,419,348	41,419,348	17,842,313	43.1%	43.1%		
2008	40,512,998	40,512,998	26,966,471	66.6%	66.6%		
2009	39,571,476	39,571,476	29,499,194	74.5%	74.5%		
2010	38,567,851	38,567,851	29,537,566	76.6%	76.6%		
2011	37,546,272	37,546,272	36,250,784	96.5%	96.5%		
2012	36,493,698	36,493,698	44,680,925	122.4%	122.4%		
2013	35,042,410	37,481,903	40,878,461	116.7%	109.1%		
2014	33,793,487	41,482,154	51,246,965	151.6%	123.5%		
2015	31,875,361	43,147,086	61,311,925	192.3%	142.1%		
2016	30,414,973	44,464,256	61,024,346	200.6%	137.2%		
Total	698,160,731	733,609,901	473,993,351	67.9%	64.6%		
Projection							
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
2017	29,293,435	44,252,993	44,252,993	61,377,485	209.5%	138.7%	138.7%
2018	27,957,224	42,260,733	50,386,878	66,775,495	238.8%	158.0%	132.5%
2019	26,603,939	40,238,128	54,127,461	72,157,144	271.2%	179.3%	133.3%
2020	25,238,596	38,192,885	51,501,375	77,989,643	309.0%	204.2%	151.4%
2021	23,867,627	36,134,932	48,857,292	84,057,932	352.2%	232.6%	172.0%
2022	22,498,044	34,075,185	46,191,246	90,209,548	401.0%	264.7%	195.3%
2023	21,136,900	32,024,697	43,517,712	96,295,873	455.6%	300.7%	221.3%
2024	19,790,032	29,992,762	40,849,689	102,205,175	516.4%	340.8%	250.2%
2025	18,462,870	27,988,104	38,200,089	107,910,757	584.5%	385.6%	282.5%
2026	17,161,932	26,021,078	35,584,223	113,346,321	660.5%	435.6%	318.5%
2027	15,894,044	24,102,480	33,018,290	118,466,961	745.4%	491.5%	358.8%
2028	14,665,834	22,242,733	30,518,245	123,128,337	839.6%	553.6%	403.5%
2029	13,482,265	20,449,682	28,096,766	127,158,011	943.2%	621.8%	452.6%
2030	12,346,772	18,728,806	25,763,409	130,570,025	1057.5%	697.2%	506.8%
2031	11,263,504	17,086,620	23,528,943	133,493,723	1185.2%	781.3%	567.4%
2032	10,236,230	15,529,002	21,403,139	135,936,719	1328.0%	875.4%	635.1%
2033	9,268,219	14,061,019	19,394,458	137,802,896	1486.8%	980.0%	710.5%
2034	8,360,826	12,684,804	17,507,217	138,860,140	1660.8%	1094.7%	793.2%
2035	7,513,898	11,400,179	15,742,360	139,039,454	1850.4%	1219.6%	883.2%
2036	6,727,613	10,207,455	14,101,296	138,447,884	2057.9%	1356.3%	981.8%
2037	6,001,848	9,106,481	12,584,612	137,334,538	2288.2%	1508.1%	1091.3%
2038	5,335,872	8,096,171	11,191,425	135,781,959	2544.7%	1677.1%	1213.3%
2039	4,727,769	7,173,630	9,918,242	133,685,258	2827.7%	1863.6%	1347.9%
2040	4,174,569	6,334,363	8,759,245	130,903,966	3135.7%	2066.6%	1494.5%
2041	3,673,681	5,574,443	7,709,315	127,598,040	3473.3%	2289.0%	1655.1%
2042	3,222,503	4,889,933	6,763,224	124,137,827	3852.2%	2538.6%	1835.5%
2043	2,818,145	4,276,450	5,915,070	120,555,380	4277.8%	2819.1%	2038.1%
2044	2,457,234	3,728,879	5,157,885	116,714,599	4749.8%	3130.0%	2262.8%
2045	2,136,027	3,241,537	4,483,886	112,603,246	5271.6%	3473.8%	2511.3%
2046	1,851,282	2,809,509	3,886,326	108,470,906	5859.2%	3860.8%	2791.1%
2047	1,599,884	2,428,069	3,358,701	104,519,146	6532.9%	4304.6%	3111.9%
2048	1,378,701	2,092,466	2,894,460	100,601,033	7296.8%	4807.8%	3475.6%
2049	1,184,540	1,797,854	2,486,911	96,414,131	8139.4%	5362.7%	3876.9%
2050	1,014,335	1,539,583	2,129,628	91,763,690	9046.7%	5960.3%	4308.9%
2051	865,385	1,313,556	1,816,949	86,682,386	10016.6%	6599.1%	4770.8%
2052	735,262	1,116,089	1,543,783	81,357,292	11065.1%	7289.5%	5270.0%
2053	621,821	943,929	1,305,631	75,862,290	12200.0%	8036.9%	5810.4%
2054	523,097	794,096	1,098,370	70,105,520	13402.0%	8828.3%	6382.7%
2055	437,351	663,952	918,348	64,109,775	14658.6%	9655.8%	6981.0%
2056	363,092	551,235	762,435	57,949,137	15959.9%	10512.6%	7600.5%
2057	299,034	453,997	627,937	51,690,792	17285.9%	11385.7%	8231.8%
2058	244,059	370,540	512,503	45,235,500	18534.7%	12208.0%	8826.4%
2059	197,282	299,526	414,281	38,551,484	19541.3%	12870.8%	9305.6%
2060	157,783	239,557	331,336	31,865,962	20196.1%	13302.0%	9617.4%
2061	124,765	189,427	261,999	25,608,104	20525.0%	13518.8%	9774.1%
2062	97,438	147,934	204,609	20,269,007	20802.0%	13701.4%	9906.2%
2063	75,066	113,965	157,625	15,790,402	21035.3%	13855.5%	10017.7%
2064	56,977	86,498	119,634	12,099,914	21236.6%	13988.6%	10114.1%
2065	42,540	64,579	89,316	9,106,398	21406.4%	14101.2%	10195.7%
2066	31,200	47,360	65,499	6,721,637	21544.0%	14192.7%	10262.3%
Total	388,218,345	588,159,885	780,012,266	4,529,318,841	1166.7%	770.1%	580.7%
	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
Past Experience	698,160,731	733,609,901	733,609,901	473,993,351	67.9%	64.6%	64.6%
Anticipated Experience	388,218,345	588,159,885	780,012,266	4,529,318,841	1166.7%	770.1%	580.7%
Lifetime Experience	1,086,379,076	1,321,769,786	1,513,622,167	5,003,312,192	460.5%	378.5%	330.6%
Past Experience @4.5%	1,102,595,918	1,141,269,613	1,141,269,613	623,921,294	56.6%	54.7%	54.7%
Anticipated Experience @4.5%	271,605,493	411,323,334	537,577,864	2,061,992,380	759.2%	501.3%	383.6%
Lifetime Experience@4.5%	1,374,201,410	1,552,592,947	1,678,847,477	2,685,913,674	195.5%	173.0%	160.0%

Actual and Projected Pennsylvania Experience - Old Rates Only							
Actual							
Year	Earned Premium Original Rates	Earned Premium Current Rates	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates		
1997	0	0	0	0.0%	0.0%		
1998	147,425	147,425	0	0.0%	0.0%		
1999	652,642	652,642	32,136	4.9%	4.9%		
2000	1,319,528	1,319,528	321,227	24.3%	24.3%		
2001	1,605,647	1,605,647	290,944	18.1%	18.1%		
2002	1,479,843	1,479,843	115,546	7.8%	7.8%		
2003	1,430,649	1,430,649	102,177	7.1%	7.1%		
2004	1,393,070	1,393,070	287,447	20.6%	20.6%		
2005	1,356,321	1,356,321	9,806	0.7%	0.7%		
2006	1,314,522	1,314,522	732,948	55.8%	55.8%		
2007	1,286,996	1,286,996	701,468	54.5%	54.5%		
2008	1,264,339	1,264,339	762,767	60.3%	60.3%		
2009	1,231,909	1,231,909	1,556,961	126.4%	126.4%		
2010	1,207,157	1,207,157	987,591	81.8%	81.8%		
2011	1,176,529	1,176,529	767,432	65.2%	65.2%		
2012	1,130,493	1,130,493	840,185	74.3%	74.3%		
2013	1,084,777	1,153,134	583,609	53.8%	50.6%		
2014	1,034,008	1,245,082	697,002	67.4%	56.0%		
2015	967,219	1,271,699	3,518,808	363.8%	276.7%		
2016	929,605	1,309,594	2,146,165	230.9%	163.9%		
Total	22,012,678	22,976,578	14,454,220	65.7%	62.9%		
Projection							
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
2017	887,927	1,334,653	1,334,653	1,699,569	191.4%	127.3%	127.3%
2018	851,434	1,280,627	1,516,856	1,866,965	219.3%	145.8%	123.1%
2019	813,983	1,225,059	1,647,973	2,034,989	250.0%	166.1%	123.5%
2020	775,699	1,168,129	1,574,478	2,216,010	285.7%	189.7%	140.7%
2021	736,750	1,110,096	1,499,705	2,404,335	326.3%	216.6%	160.3%
2022	697,363	1,051,300	1,423,483	2,595,957	372.3%	246.9%	182.4%
2023	657,789	992,119	1,346,288	2,783,964	423.2%	280.6%	206.8%
2024	618,258	932,905	1,268,575	2,964,406	479.5%	317.8%	233.7%
2025	578,976	873,975	1,190,777	3,133,328	541.2%	358.5%	263.1%
2026	540,169	815,683	1,113,395	3,292,102	609.5%	403.6%	295.7%
2027	502,089	758,419	1,036,989	3,444,528	686.0%	454.2%	332.2%
2028	464,998	702,588	962,143	3,583,555	770.7%	510.1%	372.5%
2029	429,074	648,467	889,273	3,705,269	863.5%	571.4%	416.7%
2030	394,460	596,279	818,733	3,809,589	965.8%	638.9%	465.3%
2031	361,317	546,275	750,912	3,902,142	1080.0%	714.3%	519.7%
2032	329,800	498,699	686,190	3,980,226	1206.9%	798.1%	580.0%
2033	300,012	453,714	624,829	4,042,164	1347.3%	890.9%	646.9%
2034	272,023	411,428	567,015	4,084,634	1501.6%	992.8%	720.4%
2035	245,831	371,844	512,786	4,106,301	1670.4%	1104.3%	800.8%
2036	221,449	334,986	462,205	4,107,167	1854.7%	1226.1%	888.6%
2037	198,885	300,868	415,318	4,096,527	2059.7%	1361.6%	986.4%
2038	178,116	269,459	372,100	4,075,997	2288.4%	1512.7%	1095.4%
2039	159,088	240,681	332,461	4,047,570	2544.2%	1681.7%	1217.5%
2040	141,722	214,413	296,248	4,002,437	2824.1%	1866.7%	1351.0%
2041	125,950	190,554	263,335	3,944,025	3131.4%	2069.8%	1497.7%
2042	111,693	168,987	233,564	3,883,058	3476.6%	2297.9%	1662.5%
2043	98,869	149,587	206,774	3,823,088	3866.8%	2555.8%	1848.9%
2044	87,377	132,202	182,757	3,759,449	4302.6%	2843.7%	2057.1%
2045	77,093	116,645	161,259	3,693,976	4791.6%	3166.8%	2290.7%
2046	67,920	102,767	142,076	3,633,097	5349.1%	3535.3%	2557.1%
2047	59,754	90,412	124,996	3,577,845	5987.6%	3957.3%	2862.4%
2048	52,489	79,420	109,796	3,521,762	6709.6%	4434.4%	3207.5%
2049	46,025	69,639	96,272	3,448,096	7491.8%	4951.4%	3581.6%
2050	40,269	60,929	84,224	3,352,150	8324.4%	5501.8%	3980.0%
2051	35,134	53,158	73,477	3,241,277	9225.3%	6097.5%	4411.3%
2052	30,555	46,227	63,890	3,122,379	10218.8%	6754.5%	4887.1%
2053	26,464	40,035	55,325	2,989,116	11295.0%	7466.3%	5402.8%
2054	22,809	34,503	47,674	2,826,003	12389.6%	8190.7%	5927.8%
2055	19,542	29,557	40,833	2,638,262	13500.4%	8926.1%	6461.1%
2056	16,630	25,149	34,737	2,437,243	14655.6%	9691.3%	7016.2%
2057	14,041	21,229	29,317	2,226,769	15859.5%	10489.3%	7595.5%
2058	11,754	17,767	24,531	1,995,611	16978.5%	11232.0%	8135.1%
2059	9,754	14,741	20,348	1,722,940	17663.4%	11687.9%	8467.5%
2060	8,021	12,118	16,722	1,445,393	18020.6%	11927.9%	8643.8%
2061	6,532	9,864	13,608	1,180,226	18069.4%	11964.6%	8673.2%
2062	5,265	7,948	10,960	951,228	18066.7%	11967.9%	8679.0%
2063	4,198	6,335	8,731	756,201	18011.9%	11937.6%	8660.8%
2064	3,312	4,995	6,881	592,762	17895.1%	11867.2%	8614.1%
2065	2,584	3,894	5,361	457,816	17718.1%	11757.9%	8539.7%
2066	1,991	2,998	4,125	347,985	17476.5%	11606.5%	8435.4%
Total	12,343,237	18,624,325	24,704,961	145,547,487	1179.2%	781.5%	589.1%
	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
Past Experience	22,012,678	22,976,578	22,976,578	14,454,220	65.7%	62.9%	62.9%
Anticipated Experience	12,343,237	18,624,325	24,704,961	145,547,487	1179.2%	781.5%	589.1%
Lifetime Experience	34,355,915	41,600,904	47,681,539	160,001,707	465.7%	384.6%	335.6%
Past Experience@4.5%	34,947,548	35,999,524	35,999,524	18,870,773	54.0%	52.4%	52.4%
Anticipated Experience@4.5%	8,507,366	12,828,378	16,766,171	62,793,951	738.1%	489.5%	374.5%
Lifetime Experience@4.5%	43,454,914	48,827,902	52,765,695	81,664,724	187.9%	167.3%	154.8%

Actual and Projected Nationwide Experience - Based on Earned Rate Increases in Pennsylvania - New Rates Only							
Actual							
Year	Earned Premium Original Rates	Earned Premium Current Rates	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates		
1997	0	0	0	0.0%	0.0%		
1998	0	0	0	0.0%	0.0%		
1999	0	0	0	0.0%	0.0%		
2000	550,619	550,619	0	0.0%	0.0%		
2001	11,211,975	11,211,975	391,375	3.5%	3.5%		
2002	19,698,738	19,698,738	917,880	4.7%	4.7%		
2003	19,716,540	19,716,540	3,012,798	15.3%	15.3%		
2004	18,803,194	18,803,194	4,095,586	21.8%	21.8%		
2005	18,273,411	18,273,411	2,308,918	12.6%	12.6%		
2006	17,881,497	17,881,497	6,290,211	35.2%	35.2%		
2007	17,535,819	17,535,819	5,275,476	30.1%	30.1%		
2008	17,209,318	17,209,318	6,211,575	36.1%	36.1%		
2009	16,789,621	16,789,621	7,380,880	44.0%	44.0%		
2010	16,359,131	16,359,131	7,647,413	46.7%	46.7%		
2011	15,956,911	15,956,911	9,001,718	56.4%	56.4%		
2012	15,598,330	15,598,330	9,796,530	62.8%	62.8%		
2013	15,031,874	15,747,811	11,190,408	74.4%	71.1%		
2014	14,562,057	16,703,872	9,556,670	65.6%	57.2%		
2015	13,778,583	16,833,203	14,887,248	108.0%	88.4%		
2016	13,286,599	17,055,680	16,253,083	122.3%	95.3%		
Total	262,244,219	271,925,671	114,217,771	43.6%	42.0%		
Projection							
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
2017	12,618,548	20,428,463	20,428,463	16,706,109	132.4%	81.8%	81.8%
2018	12,148,789	20,840,692	24,181,533	18,376,027	151.3%	88.2%	76.0%
2019	11,667,166	20,047,188	26,020,704	20,235,941	173.4%	100.9%	77.8%
2020	11,175,278	19,231,919	25,027,993	22,257,402	199.2%	115.7%	88.9%
2021	10,674,278	18,396,730	24,014,347	24,341,295	228.0%	132.3%	101.4%
2022	10,165,811	17,544,372	22,972,980	26,548,500	261.2%	151.3%	115.6%
2023	9,651,752	16,678,090	21,907,206	28,840,541	298.8%	172.9%	131.6%
2024	9,134,669	15,802,365	20,821,862	31,166,240	341.2%	197.2%	149.7%
2025	8,616,933	14,921,496	19,721,867	33,480,255	388.5%	224.4%	169.8%
2026	8,100,352	14,038,990	18,611,579	35,728,692	441.1%	254.5%	192.0%
2027	7,587,255	13,159,311	17,496,685	37,895,913	499.5%	288.0%	216.6%
2028	7,080,152	12,287,282	16,383,478	39,975,291	564.6%	325.3%	244.0%
2029	6,582,253	11,428,901	15,279,882	41,953,563	637.4%	367.1%	274.6%
2030	6,096,496	10,589,680	14,193,499	43,733,664	717.4%	413.0%	308.1%
2031	5,624,612	9,773,016	13,129,541	45,229,857	804.1%	462.8%	344.5%
2032	5,168,572	8,982,692	12,093,768	46,494,470	899.6%	517.6%	384.4%
2033	4,730,378	8,222,508	11,092,004	47,574,500	1005.7%	578.6%	428.9%
2034	4,312,355	7,496,754	10,130,760	48,496,921	1124.6%	646.9%	478.7%
2035	3,916,379	6,808,871	9,215,453	49,115,088	1254.1%	721.3%	533.0%
2036	3,542,954	6,159,865	8,348,359	49,302,864	1391.6%	800.4%	590.6%
2037	3,192,664	5,550,869	7,531,816	49,150,890	1539.5%	885.5%	652.6%
2038	2,866,164	4,983,101	6,768,169	48,787,758	1702.2%	979.1%	720.8%
2039	2,564,002	4,457,583	6,059,436	48,308,688	1884.1%	1083.7%	797.2%
2040	2,286,206	3,974,393	5,406,277	47,661,376	2084.7%	1199.2%	881.6%
2041	2,031,781	3,531,823	4,806,842	46,754,426	2301.2%	1323.8%	972.7%
2042	1,799,755	3,128,201	4,259,255	45,631,483	2535.4%	1458.7%	1071.3%
2043	1,589,261	2,762,038	3,761,817	44,464,480	2797.8%	1609.8%	1182.0%
2044	1,399,413	2,431,805	3,312,697	43,356,957	3098.2%	1782.9%	1308.8%
2045	1,229,056	2,135,496	2,909,368	42,247,226	3437.4%	1978.3%	1452.1%
2046	1,076,523	1,870,209	2,548,021	41,036,027	3811.9%	2194.2%	1610.5%
2047	940,317	1,633,339	2,225,223	39,756,120	4227.9%	2434.0%	1786.6%
2048	819,063	1,422,500	1,937,804	38,491,005	4699.4%	2705.9%	1986.3%
2049	711,528	1,235,548	1,682,899	37,269,749	5238.0%	3016.5%	2214.6%
2050	616,408	1,070,211	1,457,445	36,010,248	5841.9%	3364.8%	2470.8%
2051	532,327	924,087	1,258,192	34,635,951	6506.5%	3748.1%	2752.8%
2052	458,048	795,026	1,082,222	33,039,415	7213.1%	4155.8%	3052.9%
2053	392,478	681,123	926,952	31,218,137	7954.1%	4583.3%	3367.8%
2054	334,693	580,771	790,192	29,355,240	8770.8%	5054.5%	3715.0%
2055	283,842	492,486	669,916	27,377,175	9645.2%	5559.0%	4086.7%
2056	239,179	414,964	564,342	25,250,346	10557.1%	6085.0%	4474.3%
2057	200,072	347,102	471,958	23,030,809	11511.2%	6635.2%	4879.8%
2058	165,970	287,935	391,440	20,761,312	12509.1%	7210.4%	5303.8%
2059	136,437	236,701	321,743	18,443,853	13518.2%	7792.1%	5732.5%
2060	111,030	192,630	261,812	16,073,567	14476.8%	8344.3%	6139.3%
2061	89,362	155,048	210,722	13,528,529	15139.1%	8725.4%	6420.1%
2062	71,094	123,363	167,653	10,959,117	15414.9%	8883.6%	6536.8%
2063	55,863	96,941	131,741	8,715,264	15601.2%	8990.3%	6615.4%
2064	43,299	75,144	102,119	6,826,240	15765.3%	9084.2%	6684.6%
2065	33,059	57,376	77,972	5,258,598	15906.8%	9165.2%	6744.2%
2066	24,831	43,098	58,569	3,978,724	16023.5%	9231.8%	6793.2%
Total	184,888,705	318,530,097	413,226,577	1,624,831,842	878.8%	510.1%	393.2%
	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
Past Experience	262,244,219	271,925,671	271,925,671	114,217,771	43.6%	42.0%	42.0%
Anticipated Experience	184,888,705	318,530,097	413,226,577	1,624,831,842	878.8%	510.1%	393.2%
Lifetime Experience	447,132,924	590,455,769	685,152,249	1,739,049,613	388.9%	294.5%	253.8%
Past Experience @4.5%	394,445,824	405,018,170	405,018,170	149,279,466	37.8%	36.9%	36.9%
Anticipated Experience @4.5%	125,971,654	216,335,889	276,395,583	695,551,621	552.1%	321.5%	251.7%
Lifetime Experience@4.5%	520,417,478	621,354,058	681,413,752	844,831,087	162.3%	136.0%	124.0%

Actual and Projected Pennsylvania Experience - New Rates Only							
Actual							
Year	Earned Premium Original Rates	Earned Premium Current Rates	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates		
1997	0	0	0	0.0%	0.0%		
1998	0	0	0	0.0%	0.0%		
1999	0	0	0	0.0%	0.0%		
2000	3,878	3,878	0	0.0%	0.0%		
2001	323,994	323,994	0	0.0%	0.0%		
2002	400,764	400,764	0	0.0%	0.0%		
2003	383,903	383,903	0	0.0%	0.0%		
2004	372,787	372,787	590,241	158.3%	158.3%		
2005	364,884	364,884	337,937	92.6%	92.6%		
2006	358,580	358,580	143,508	40.0%	40.0%		
2007	355,717	355,717	96,556	27.1%	27.1%		
2008	353,355	353,355	0	0.0%	0.0%		
2009	349,385	349,385	373,128	106.8%	106.8%		
2010	345,518	345,518	0	0.0%	0.0%		
2011	332,612	332,612	130,601	39.3%	39.3%		
2012	327,206	327,206	293,253	89.6%	89.6%		
2013	318,358	338,419	61,289	19.3%	18.1%		
2014	293,474	352,273	958,077	326.5%	272.0%		
2015	266,019	348,533	235,841	88.7%	67.7%		
2016	252,388	354,329	21,822	8.6%	6.2%		
Total	5,402,822	5,666,137	3,242,253	60.0%	57.2%		
Projection							
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
2017	242,667	388,126	388,126	314,910	129.8%	81.1%	81.1%
2018	233,202	392,436	457,011	345,171	148.0%	88.0%	75.5%
2019	223,518	376,969	485,532	379,798	169.9%	100.8%	78.2%
2020	213,682	361,182	466,641	417,731	195.5%	115.7%	89.5%
2021	203,720	345,108	447,412	457,885	224.8%	132.7%	102.3%
2022	193,670	328,800	427,747	500,892	258.6%	152.3%	117.1%
2023	183,565	312,306	407,691	545,450	297.1%	174.7%	133.8%
2024	173,464	295,717	387,342	591,968	341.3%	200.2%	152.8%
2025	163,402	279,088	366,765	637,820	390.3%	228.5%	173.9%
2026	153,398	262,456	346,011	682,332	444.8%	260.0%	197.2%
2027	143,488	245,886	325,168	722,223	503.3%	293.7%	222.1%
2028	133,705	229,447	304,331	760,103	568.5%	331.3%	249.8%
2029	124,122	213,272	283,683	796,037	641.3%	373.3%	280.6%
2030	114,783	197,443	263,340	827,054	720.5%	418.9%	314.1%
2031	105,713	182,017	243,393	854,865	808.7%	469.7%	351.2%
2032	96,955	167,077	223,964	876,798	904.3%	524.8%	391.5%
2033	88,548	152,701	205,171	896,186	1012.1%	586.9%	436.8%
2034	80,574	139,037	187,217	914,893	1135.5%	658.0%	488.7%
2035	73,042	126,108	170,147	928,420	1271.1%	736.2%	545.7%
2036	65,952	113,919	153,985	936,937	1420.6%	822.5%	608.5%
2037	59,327	102,512	138,796	937,699	1580.6%	914.7%	675.6%
2038	53,167	91,893	124,603	933,200	1755.2%	1015.5%	748.9%
2039	47,485	82,089	111,453	926,595	1951.4%	1128.8%	831.4%
2040	42,271	73,082	99,332	913,851	2161.9%	1250.4%	920.0%
2041	37,499	64,834	88,198	895,554	2388.2%	1381.3%	1015.4%
2042	33,156	57,319	78,028	870,433	2625.3%	1518.6%	1115.5%
2043	29,218	50,501	68,781	838,250	2869.0%	1659.9%	1218.7%
2044	25,673	44,361	60,438	803,908	3131.4%	1812.2%	1330.1%
2045	22,497	38,858	52,949	764,341	3397.5%	1967.0%	1443.5%
2046	19,664	33,947	46,258	724,209	3682.9%	2133.3%	1565.6%
2047	17,149	29,587	40,313	684,390	3990.9%	2313.1%	1697.7%
2048	14,931	25,742	35,067	636,619	4263.9%	2473.1%	1815.4%
2049	12,988	22,376	30,473	591,119	4551.2%	2641.7%	1939.8%
2050	11,290	19,436	26,459	546,403	4839.6%	2811.4%	2065.1%
2051	9,811	16,875	22,964	503,416	5131.0%	2983.1%	2192.2%
2052	8,525	14,650	19,928	463,162	5432.9%	3161.4%	2324.1%
2053	7,410	12,723	17,299	423,074	5709.5%	3325.3%	2445.6%
2054	6,443	11,053	15,023	390,523	6061.1%	3533.1%	2599.5%
2055	5,604	9,605	13,050	363,835	6492.8%	3787.9%	2787.9%
2056	4,871	8,343	11,332	340,631	6992.5%	4082.8%	3005.9%
2057	4,232	7,242	9,834	323,323	7640.5%	4464.7%	3288.0%
2058	3,672	6,278	8,524	308,768	8409.5%	4918.0%	3622.5%
2059	3,180	5,433	7,375	294,118	9249.8%	5413.5%	3988.1%
2060	2,746	4,689	6,364	279,091	10162.8%	5952.3%	4385.3%
2061	2,363	4,031	5,471	251,845	10659.0%	6247.3%	4603.0%
2062	2,026	3,454	4,687	216,008	10664.3%	6254.6%	4608.6%
2063	1,728	2,944	3,995	183,906	10645.3%	6247.3%	4603.6%
2064	1,464	2,493	3,383	155,132	10595.6%	6221.6%	4585.2%
2065	1,232	2,097	2,845	129,436	10507.7%	6172.8%	4550.3%
2066	1,027	1,748	2,371	106,689	10383.5%	6101.9%	4499.4%
Total	3,503,817	5,959,290	7,696,270	29,187,000	833.0%	489.8%	379.2%
	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
Past Experience	5,402,822	5,666,137	5,666,137	3,242,253	60.0%	57.2%	57.2%
Anticipated Experience	3,503,817	5,959,290	7,696,270	29,187,000	833.0%	489.8%	379.2%
Lifetime Experience	8,906,639	11,625,427	13,362,407	32,429,253	364.1%	279.0%	242.7%
Past Experience@4.5%	8,165,664	8,453,322	8,453,322	4,514,875	55.3%	53.4%	53.4%
Anticipated Experience@4.5%	2,392,853	4,052,100	5,152,257	12,829,097	536.1%	316.6%	249.0%
Lifetime Experience@4.5%	10,558,517	12,505,423	13,605,580	17,343,972	164.3%	138.7%	127.5%

Nationwide A to E Experience - Based on Earned Rate Increases in Pennsylvania

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
1997	1997	345,017	0	0.0%	19.6%	0.0%
	Total	345,017	0	0.0%	19.6%	0.0%
1998	1997	1,391,608	364	0.0%	21.1%	0.1%
	1998	3,583,233	13,616	0.4%	18.8%	2.0%
	Total	4,974,842	13,981	0.3%	19.4%	1.5%
1999	1997	1,336,113	10,270	0.8%	26.8%	2.9%
	1998	7,743,551	648,385	8.4%	21.2%	39.6%
	1999	8,602,334	382,046	4.4%	17.6%	25.3%
	Total	17,681,997	1,040,702	5.9%	19.7%	29.9%
2000	1997	1,307,884	810,867	62.0%	31.9%	194.5%
	1998	7,443,122	1,571,260	21.1%	26.4%	79.9%
	1999	17,292,581	1,380,676	8.0%	20.2%	39.5%
	2000	13,288,060	103,585	0.8%	17.5%	4.5%
	Total	39,331,647	3,866,388	9.8%	20.6%	47.7%
2001	1997	1,274,742	623,559	48.9%	36.1%	135.5%
	1998	7,241,231	947,020	13.1%	31.1%	42.0%
	1999	16,667,497	1,497,925	9.0%	25.3%	35.5%
	2000	25,417,384	1,777,959	7.0%	20.1%	34.9%
	2001	10,634,705	0	0.0%	16.4%	0.0%
	Total	61,235,559	4,846,462	7.9%	22.2%	35.7%
2002	1997	1,157,235	571,886	49.4%	39.2%	126.1%
	1998	6,570,129	982,291	15.0%	34.7%	43.1%
	1999	15,514,417	2,016,574	13.0%	29.9%	43.5%
	2000	23,418,202	3,687,888	15.7%	24.9%	63.2%
	2001	16,727,330	613,985	3.7%	19.1%	19.3%
	2002	3,198,324	3,488	0.1%	15.4%	0.7%
	Total	66,585,636	7,876,112	11.8%	25.0%	47.3%
2003	1997	1,121,391	520,417	46.4%	42.7%	108.7%
	1998	6,262,513	1,921,910	30.7%	37.7%	81.3%
	1999	14,961,065	2,418,303	16.2%	33.6%	48.2%
	2000	22,469,540	5,249,177	23.4%	29.4%	79.4%
	2001	15,595,342	1,335,780	8.6%	23.5%	36.5%
	2002	4,304,944	938,847	21.8%	18.3%	119.0%
	Total	64,714,795	12,384,434	19.1%	28.8%	66.3%
2004	1997	1,100,204	360,613	32.8%	46.7%	70.2%
	1998	6,147,852	1,925,819	31.3%	41.2%	76.1%
	1999	14,551,892	5,280,377	36.3%	36.6%	99.1%
	2000	21,914,145	8,298,668	37.9%	32.8%	115.4%
	2001	14,996,705	3,522,762	23.5%	27.3%	85.9%
	2002	4,008,945	237,000	5.9%	22.4%	26.4%
	Total	62,719,744	19,625,239	31.3%	32.4%	96.7%
2005	1997	1,075,099	1,013,296	94.3%	51.3%	183.8%
	1998	6,048,942	1,457,938	24.1%	45.1%	53.4%

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
	1999	14,258,056	4,738,356	33.2%	40.1%	82.8%
	2000	21,470,117	4,607,936	21.5%	35.7%	60.1%
	2001	14,602,174	2,344,362	16.1%	30.1%	53.3%
	2002	3,876,262	427,628	11.0%	26.0%	42.5%
	Total	61,330,650	14,589,516	23.8%	35.5%	67.0%
2006	1997	1,041,063	388,805	37.3%	56.5%	66.1%
	1998	5,934,879	4,086,198	68.9%	49.6%	138.7%
	1999	13,985,091	7,731,788	55.3%	44.1%	125.3%
	2000	21,114,253	8,920,319	42.2%	39.0%	108.3%
	2001	14,254,366	5,101,145	35.8%	32.5%	110.0%
	2002	3,809,295	1,300,080	34.1%	28.4%	120.0%
	Total	60,138,947	27,528,335	45.8%	38.8%	118.0%
2007	1997	1,008,984	890,360	88.2%	62.5%	141.3%
	1998	5,793,352	2,909,646	50.2%	54.8%	91.7%
	1999	13,759,495	4,918,271	35.7%	48.7%	73.4%
	2000	20,675,209	9,583,996	46.4%	42.8%	108.4%
	2001	13,973,690	4,492,878	32.2%	35.3%	91.1%
	2002	3,744,438	322,638	8.6%	30.7%	28.0%
	Total	58,955,167	23,117,789	39.2%	42.5%	92.3%
2008	1997	977,050	1,324,537	135.6%	69.2%	196.0%
	1998	5,650,407	5,854,424	103.6%	60.7%	170.8%
	1999	13,500,316	10,377,502	76.9%	53.9%	142.6%
	2000	20,206,109	9,348,577	46.3%	47.1%	98.2%
	2001	13,699,379	5,416,849	39.5%	38.5%	102.8%
	2002	3,689,055	856,157	23.2%	33.4%	69.6%
	Total	57,722,316	33,178,045	57.5%	46.7%	123.1%
2009	1997	945,791	899,740	95.1%	76.7%	124.1%
	1998	5,514,921	5,142,422	93.2%	67.3%	138.5%
	1999	13,187,988	10,891,259	82.6%	59.9%	137.9%
	2000	19,719,651	11,755,540	59.6%	52.1%	114.5%
	2001	13,379,926	5,636,037	42.1%	42.1%	100.0%
	2002	3,612,821	2,555,077	70.7%	36.4%	194.4%
	Total	56,361,097	36,880,074	65.4%	51.5%	127.0%
2010	1997	919,524	1,286,545	139.9%	85.1%	164.4%
	1998	5,358,027	6,404,576	119.5%	74.8%	159.8%
	1999	12,872,236	10,110,791	78.5%	66.7%	117.8%
	2000	19,195,601	12,728,472	66.3%	57.8%	114.8%
	2001	13,065,996	4,763,575	36.5%	46.3%	78.8%
	2002	3,515,599	1,891,020	53.8%	39.8%	135.1%
	Total	54,926,982	37,184,979	67.7%	57.0%	118.8%
2011	1997	894,107	1,238,562	138.5%	94.9%	146.0%
	1998	5,173,098	5,607,595	108.4%	83.3%	130.1%
	1999	12,562,758	16,577,767	132.0%	74.3%	177.5%
	2000	18,680,994	13,311,976	71.3%	64.2%	111.0%
	2001	12,729,516	7,122,116	55.9%	51.0%	109.8%
	2002	3,462,709	1,394,486	40.3%	43.8%	92.0%
	Total	53,503,183	45,252,503	84.6%	63.2%	133.8%

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2012	1997	866,238	1,488,067	171.8%	105.8%	162.3%
	1998	4,996,151	7,268,835	145.5%	93.1%	156.3%
	1999	12,200,240	17,669,264	144.8%	83.1%	174.2%
	2000	18,195,649	19,043,464	104.7%	71.5%	146.4%
	2001	12,430,428	7,408,968	59.6%	56.3%	105.8%
	2002	3,403,322	1,598,857	47.0%	48.3%	97.3%
	Total	52,092,028	54,477,455	104.6%	70.3%	148.8%
2013	1997	864,412	1,265,494	146.4%	118.1%	123.9%
	1998	5,100,372	5,483,784	107.5%	104.1%	103.3%
	1999	12,363,990	15,130,105	122.4%	93.3%	131.2%
	2000	18,601,974	17,746,603	95.4%	79.9%	119.4%
	2001	12,785,971	9,567,058	74.8%	62.5%	119.8%
	2002	3,512,996	2,875,824	81.9%	53.4%	153.4%
	Total	53,229,715	52,068,869	97.8%	78.4%	124.8%
2014	1997	976,589	1,760,615	180.3%	131.7%	136.9%
	1998	5,682,504	7,900,281	139.0%	116.5%	119.4%
	1999	13,467,418	18,200,297	135.1%	104.9%	128.9%
	2000	20,465,091	21,268,212	103.9%	89.7%	115.9%
	2001	13,869,175	9,290,629	67.0%	69.5%	96.4%
	2002	3,725,248	2,383,602	64.0%	59.2%	108.0%
	Total	58,186,026	60,803,635	104.5%	87.6%	119.3%
2015	1997	1,058,542	965,289	91.2%	146.9%	62.1%
	1998	5,796,825	8,652,393	149.3%	130.3%	114.6%
	1999	13,875,119	23,947,578	172.6%	117.9%	146.4%
	2000	21,247,333	28,305,884	133.2%	100.8%	132.2%
	2001	14,168,518	11,433,148	80.7%	77.7%	103.9%
	2002	3,833,952	2,894,882	75.5%	66.1%	114.3%
	Total	59,980,288	76,199,174	127.0%	98.1%	129.5%
2016	1997	1,065,290	1,754,634	164.7%	163.7%	100.6%
	1998	5,936,112	11,733,332	197.7%	145.7%	135.6%
	1999	14,112,819	23,850,725	169.0%	132.5%	127.5%
	2000	21,755,922	22,385,897	102.9%	113.3%	90.8%
	2001	14,657,826	13,881,437	94.7%	87.0%	108.8%
	2002	3,991,966	3,671,405	92.0%	74.0%	124.3%
	Total	61,519,936	77,277,429	125.6%	110.0%	114.2%
All Calendar Years	1997	20,726,881	17,173,922	82.9%	53.1%	156.0%
	1998	111,977,220	80,511,724	71.9%	49.8%	144.5%
	1999	247,735,313	177,119,605	71.5%	46.9%	152.3%
	2000	347,835,233	198,124,153	57.0%	43.7%	130.4%
	2001	221,571,048	91,930,728	41.5%	37.5%	110.5%
	2002	55,689,876	23,350,990	41.9%	34.0%	123.3%
	Total	1,005,535,571	588,211,122	58.5%	43.2%	135.3%

Pennsylvania A to E Experience

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
1997	1997	0	0	-	-	-
	Total	0	0	-	-	-
1998	1997	0	0	-	-	-
	1998	147,425	0	0.0%	19.9%	0.0%
	Total	147,425	0	0.0%	19.9%	0.0%
1999	1997	0	0	-	-	-
	1998	302,207	32,136	10.6%	22.8%	46.7%
	1999	350,436	0	0.0%	18.3%	0.0%
	Total	652,642	32,136	4.9%	20.3%	24.3%
2000	1997	0	0	-	-	-
	1998	291,738	290,651	99.6%	28.2%	353.7%
	1999	644,806	30,576	4.7%	21.0%	22.6%
	2000	386,861	0	0.0%	18.4%	0.0%
	Total	1,323,406	321,227	24.3%	21.6%	112.2%
2001	1997	0	0	-	-	-
	1998	279,902	99,481	35.5%	32.9%	108.2%
	1999	615,046	155,010	25.2%	26.0%	96.8%
	2000	770,710	36,454	4.7%	20.9%	22.6%
	2001	263,982	0	0.0%	16.1%	0.0%
	Total	1,929,641	290,944	15.1%	23.3%	64.7%
2002	1997	0	0	-	-	-
	1998	251,376	0	0.0%	36.2%	0.0%
	1999	574,518	21,369	3.7%	30.5%	12.2%
	2000	708,240	94,177	13.3%	26.0%	51.2%
	2001	346,474	0	0.0%	19.1%	0.0%
	Total	1,880,608	115,546	6.1%	27.1%	22.7%
2003	1997	0	0	-	-	-
	1998	249,060	91,943	36.9%	38.9%	94.9%
	1999	553,861	4,962	0.9%	33.9%	2.6%
	2000	682,115	5,272	0.8%	30.5%	2.5%
	2001	329,517	0	0.0%	23.4%	0.0%
	Total	1,814,553	102,177	5.6%	31.0%	18.1%
2004	1997	0	0	-	-	-
	1998	246,510	0	0.0%	42.0%	0.0%
	1999	535,420	276,672	51.7%	36.8%	140.3%
	2000	665,527	10,775	1.6%	33.8%	4.8%
	2001	318,400	590,241	185.4%	27.1%	683.3%
	Total	1,765,856	877,688	49.7%	34.3%	144.8%

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2005	1997	0	0	-	-	-
	1998	238,900	5,213	2.2%	45.8%	4.8%
	1999	521,096	2,513	0.5%	40.1%	1.2%
	2000	650,357	2,080	0.3%	36.6%	0.9%
	2001	310,851	337,937	108.7%	29.8%	365.0%
	Total	1,721,205	347,744	20.2%	37.3%	54.1%
2006	1997	0	0	-	-	-
	1998	234,330	32,157	13.7%	50.0%	27.4%
	1999	504,023	573,085	113.7%	43.8%	259.3%
	2000	628,891	127,706	20.3%	39.8%	51.1%
	2001	305,858	143,508	46.9%	32.2%	145.7%
	Total	1,673,103	876,455	52.4%	40.6%	128.9%
2007	1997	0	0	-	-	-
	1998	228,651	202,162	88.4%	54.6%	161.9%
	1999	490,666	360,393	73.4%	48.1%	152.8%
	2000	620,006	138,914	22.4%	43.4%	51.6%
	2001	303,389	96,556	31.8%	35.0%	91.0%
	Total	1,642,712	798,024	48.6%	44.4%	109.5%
2008	1997	0	0	-	-	-
	1998	223,122	32,697	14.7%	59.8%	24.5%
	1999	486,085	222,141	45.7%	53.0%	86.2%
	2000	605,834	507,929	83.8%	47.5%	176.4%
	2001	302,654	0	0.0%	38.2%	0.0%
	Total	1,617,694	762,767	47.2%	48.7%	96.9%
2009	1997	0	0	-	-	-
	1998	216,987	162,278	74.8%	65.8%	113.7%
	1999	475,855	858,668	180.4%	58.7%	307.2%
	2000	589,737	536,016	90.9%	52.3%	173.8%
	2001	298,715	373,128	124.9%	41.9%	298.4%
	Total	1,581,294	1,930,089	122.1%	53.6%	227.6%
2010	1997	0	0	-	-	-
	1998	211,064	3,277	1.6%	72.3%	2.1%
	1999	467,179	759,543	162.6%	65.2%	249.3%
	2000	579,583	224,771	38.8%	57.8%	67.1%
	2001	294,848	0	0.0%	46.1%	0.0%
	Total	1,552,674	987,591	63.6%	59.2%	107.4%
2011	1997	0	0	-	-	-
	1998	209,323	354	0.2%	79.7%	0.2%
	1999	448,427	175,733	39.2%	72.6%	54.0%
	2000	569,859	591,345	103.8%	64.0%	162.2%
	2001	281,531	130,601	46.4%	50.9%	91.2%
	Total	1,509,141	898,034	59.5%	65.6%	90.7%

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2012	1997	0	0	-	-	-
	1998	203,791	1,926	0.9%	88.2%	1.1%
	1999	421,671	137,053	32.5%	81.1%	40.1%
	2000	556,096	871,065	156.6%	70.9%	221.0%
	2001	276,140	123,394	44.7%	56.3%	79.4%
	Total	1,457,699	1,133,439	77.8%	72.8%	106.8%
2013	1997	0	0	-	-	-
	1998	208,865	33,290	15.9%	97.8%	16.3%
	1999	432,018	195,529	45.3%	90.8%	49.9%
	2000	560,890	354,790	63.3%	78.9%	80.2%
	2001	289,780	61,289	21.2%	62.5%	33.8%
	Total	1,491,553	644,898	43.2%	81.1%	53.3%
2014	1997	0	0	-	-	-
	1998	229,794	16,921	7.4%	108.4%	6.8%
	1999	469,895	584,379	124.4%	102.0%	122.0%
	2000	597,974	95,701	16.0%	88.2%	18.1%
	2001	299,692	958,077	319.7%	69.5%	459.7%
	Total	1,597,354	1,655,078	103.6%	90.6%	114.3%
2015	1997	0	0	-	-	-
	1998	232,516	1,492,147	641.7%	120.3%	533.4%
	1999	484,197	1,312,894	271.1%	114.6%	236.5%
	2000	609,063	941,326	154.6%	98.9%	156.3%
	2001	294,457	8,282	2.8%	77.8%	3.6%
	Total	1,620,233	3,754,649	231.7%	101.5%	228.4%
2016	1997	0	0	-	-	-
	1998	237,987	176,985	74.4%	133.8%	55.6%
	1999	500,891	1,478,640	295.2%	129.0%	228.9%
	2000	624,186	494,005	79.1%	110.9%	71.4%
	2001	300,860	18,357	6.1%	87.0%	7.0%
	Total	1,663,924	2,167,987	130.3%	113.7%	114.6%
All Calendar Years	1997	0	0	-	53.1%	-
	1998	4,443,547	2,673,619	60.2%	49.8%	120.9%
	1999	8,976,092	7,149,160	79.6%	46.9%	169.7%
	2000	10,405,929	5,032,324	48.4%	43.7%	110.7%
	2001	4,817,147	2,841,370	59.0%	37.5%	157.1%
	Total	28,642,715	17,696,473	61.8%	44.4%	139.2%

Distribution of Business as of 12/31/2016 - Form 97045 Series

Countrywide

<u>Benefit Period</u>	<u>% of PIF</u>
2 Year	10%
5 Year	41%
Lifetime	49%

<u>Elimination Period</u>	<u>% of PIF</u>
30 Day	39%
90 Day	61%

<u>Inflation Protection</u>	<u>% of PIF</u>
None	34%
Simple	31%
Compound	35%

<u>Gender</u>	<u>% of PIF</u>
Male	41%
Female	59%

<u>Issue Age</u>	<u>% of PIF</u>
<30	0%
30-34	4%
35-39	5%
40-44	7%
45-49	10%
50-54	17%
55-59	20%
60-64	20%
65-69	12%
70-75	4%
>75	1%

<u>Benefit Amount</u>	<u>% of PIF</u>
<100	12%
100-149	63%
150-199	18%
200-250	7%
>250	0%

Pennsylvania

<u>Benefit Period</u>	<u>% of PIF</u>
2 Year	19%
5 Year	39%
Lifetime	42%

<u>Elimination Period</u>	<u>% of PIF</u>
30 Day	42%
90 Day	58%

<u>Inflation Protection</u>	<u>% of PIF</u>
None	35%
Simple	40%
Compound	26%

<u>Gender</u>	<u>% of PIF</u>
Male	43%
Female	57%

<u>Issue Age</u>	<u>% of PIF</u>
<30	2%
30-34	5%
35-39	5%
40-44	5%
45-49	10%
50-54	17%
55-59	19%
60-64	21%
65-69	11%
70-75	4%
>75	1%

<u>Benefit Amount</u>	<u>% of PIF</u>
<100	9%
100-149	54%
150-199	28%
200-250	8%
>250	1%

Distribution of Business as of 12/31/2016 - Form 97045 Series

Countrywide

<u>Underwriting Class</u>	<u>% of PIF</u>
Preferred	62%
Standard	38%

<u>Spousal Discount</u>	<u>% of PIF</u>
Yes	71%
No	29%

<u>Non-Forfeiture Rider</u>	<u>% of PIF</u>
Yes	2%
No	98%

Pennsylvania

<u>Underwriting Class</u>	<u>% of PIF</u>
Preferred	64%
Standard	36%

<u>Spousal Discount</u>	<u>% of PIF</u>
Yes	70%
No	30%

<u>Non-Forfeiture Rider</u>	<u>% of PIF</u>
Yes	7%
No	93%

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Proposed Rates on Policies Issued Prior to November 1, 2000
 Long Term Care Insurance Policy Form 97045PA.1 Series
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0%	37%	40%
30-34	0%	37%	40%
35-39	0%	40%	40%
40	0%	40%	40%
41	0%	40%	40%
42	0%	40%	40%
43	0%	40%	40%
44	0%	40%	40%
45	0%	40%	40%
46	0%	40%	40%
47	0%	40%	40%
48	0%	40%	40%
49	0%	40%	40%
50	0%	40%	40%
51	0%	40%	40%
52	0%	40%	40%
53	0%	40%	40%
54	0%	40%	40%
55	0%	40%	40%
56	0%	40%	40%
57	0%	40%	40%
58	0%	40%	40%
59	0%	40%	40%
60	0%	40%	40%
61	0%	37%	40%
62	0%	34%	40%
63	0%	32%	40%
64	0%	30%	40%
65	0%	28%	40%
66	0%	26%	40%
67	0%	24%	39%
68	0%	21%	35%
69	0%	17%	32%
70	0%	14%	28%
71	0%	8%	22%
72	0%	1%	14%
73	0%	0%	6%
74	0%	0%	5%
75	0%	0%	0%
76	0%	0%	0%
77	0%	0%	0%
78	0%	0%	0%
79	0%	0%	0%
80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Proposed Rates on Policies Issued Prior to November 1, 2000
 Base + Simple Automatic Increase Benefit Rider Form 99504 Series
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	40%	40%	40%
63	40%	40%	40%
64	40%	40%	40%
65	38%	40%	40%
66	33%	40%	40%
67	28%	40%	40%
68	24%	40%	40%
69	19%	38%	40%
70	15%	33%	40%
71	11%	25%	40%
72	6%	17%	32%
73	0%	8%	22%
74	0%	4%	18%
75	0%	0%	19%
76	0%	4%	19%
77	0%	5%	20%
78	0%	3%	18%
79	0%	2%	17%
80	0%	2%	17%
81	0%	2%	17%
82	0%	2%	17%
83	0%	2%	17%
84	0%	2%	17%

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Proposed Rates on Policies Issued Prior to November 1, 2000
 Base + Compound Automatic Increase Benefit Rider Form 99505 Series
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	40%	40%	40%
63	40%	40%	40%
64	40%	40%	40%
65	40%	40%	40%
66	40%	40%	40%
67	40%	40%	40%
68	40%	40%	40%
69	34%	40%	40%
70	28%	40%	40%
71	21%	39%	40%
72	15%	30%	40%
73	8%	19%	35%
74	5%	14%	29%
75	6%	12%	27%
76	4%	9%	25%
77	3%	8%	23%
78	1%	4%	18%
79	0%	2%	16%
80	0%	2%	16%
81	0%	2%	16%
82	0%	2%	16%
83	0%	2%	16%
84	0%	2%	16%

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Proposed Rates on Policies Issued Prior to November 1, 2000
 Long Term Care Insurance Policy Form 97045PA.1 Series
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0%	32%	40%
30-34	0%	32%	40%
35-39	0%	40%	40%
40	0%	40%	40%
41	0%	40%	40%
42	0%	40%	40%
43	0%	40%	40%
44	0%	40%	40%
45	0%	40%	40%
46	0%	40%	40%
47	0%	40%	40%
48	0%	40%	40%
49	0%	40%	40%
50	0%	40%	40%
51	0%	40%	40%
52	0%	40%	40%
53	0%	40%	40%
54	0%	40%	40%
55	0%	40%	40%
56	0%	40%	40%
57	0%	40%	40%
58	0%	38%	40%
59	0%	35%	40%
60	0%	33%	40%
61	0%	30%	40%
62	0%	27%	40%
63	0%	24%	37%
64	0%	23%	35%
65	0%	21%	33%
66	0%	19%	31%
67	0%	17%	28%
68	0%	14%	24%
69	0%	11%	21%
70	0%	7%	18%
71	0%	2%	13%
72	0%	0%	6%
73	0%	0%	0%
74	0%	0%	0%
75	0%	0%	0%
76	0%	0%	0%
77	0%	0%	0%
78	0%	0%	0%
79	0%	0%	0%
80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%

Rate Table Comparison - D32 to B93

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Proposed Rates on Policies Issued Prior to November 1, 2000
 Base + Simple Automatic Increase Benefit Rider Form 99504 Series
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	40%	40%	40%
63	40%	40%	40%
64	38%	40%	40%
65	33%	40%	40%
66	29%	40%	40%
67	25%	40%	40%
68	20%	37%	40%
69	16%	32%	40%
70	11%	26%	38%
71	6%	19%	30%
72	1%	11%	22%
73	0%	2%	13%
74	0%	0%	9%
75	0%	0%	10%
76	0%	0%	11%
77	0%	0%	12%
78	0%	0%	11%
79	0%	0%	11%
80	0%	0%	11%
81	0%	0%	11%
82	0%	0%	11%
83	0%	0%	11%
84	0%	0%	11%

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Proposed Rates on Policies Issued Prior to November 1, 2000
 Base + Compound Automatic Increase Benefit Rider Form 99505 Series
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	40%	40%	40%
63	40%	40%	40%
64	40%	40%	40%
65	40%	40%	40%
66	40%	40%	40%
67	40%	40%	40%
68	37%	40%	40%
69	30%	40%	40%
70	24%	40%	40%
71	17%	33%	40%
72	10%	23%	36%
73	2%	13%	25%
74	0%	8%	20%
75	0%	6%	18%
76	0%	4%	16%
77	0%	3%	15%
78	0%	0%	12%
79	0%	0%	10%
80	0%	0%	10%
81	0%	0%	10%
82	0%	0%	10%
83	0%	0%	10%
84	0%	0%	10%

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0%	24%	40%
30-34	0%	24%	40%
35-39	0%	36%	40%
40	0%	40%	40%
41	0%	40%	40%
42	0%	40%	40%
43	0%	40%	40%
44	0%	40%	40%
45	0%	40%	40%
46	0%	40%	40%
47	0%	39%	40%
48	0%	39%	40%
49	0%	39%	40%
50	0%	38%	40%
51	0%	39%	40%
52	0%	39%	40%
53	0%	38%	40%
54	0%	38%	40%
55	0%	37%	40%
56	0%	35%	40%
57	0%	32%	40%
58	0%	30%	40%
59	0%	27%	40%
60	0%	25%	40%
61	0%	22%	38%
62	0%	19%	35%
63	0%	16%	32%
64	0%	15%	30%
65	0%	14%	28%
66	0%	12%	26%
67	0%	9%	23%
68	0%	6%	19%
69	0%	2%	15%
70	0%	0%	11%
71	0%	0%	5%
72	0%	0%	0%
73	0%	0%	0%
74	0%	0%	0%
75	0%	0%	0%
76	0%	0%	0%
77	0%	0%	0%
78	0%	0%	0%
79	0%	0%	0%
80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Proposed Rates on Policies Issued On or After November 1, 2000
 Base + Simple Automatic Increase Benefit Rider Form 99504 Series
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	39%	40%	40%
62	34%	40%	40%
63	29%	40%	40%
64	25%	39%	40%
65	22%	35%	40%
66	18%	31%	40%
67	13%	27%	40%
68	8%	22%	36%
69	4%	17%	30%
70	0%	12%	25%
71	0%	5%	17%
72	0%	0%	10%
73	0%	0%	2%
74	0%	0%	0%
75	0%	0%	0%
76	0%	0%	0%
77	0%	0%	0%
78	0%	0%	0%
79	0%	0%	0%
80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Proposed Rates on Policies Issued On or After November 1, 2000
 Base + Compound Automatic Increase Benefit Rider Form 99505 Series
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	40%	40%	40%
63	40%	40%	40%
64	40%	40%	40%
65	40%	40%	40%
66	36%	40%	40%
67	29%	40%	40%
68	23%	40%	40%
69	16%	33%	40%
70	10%	25%	40%
71	4%	17%	31%
72	0%	8%	22%
73	0%	0%	13%
74	0%	0%	6%
75	0%	0%	4%
76	0%	0%	2%
77	0%	0%	0%
78	0%	0%	0%
79	0%	0%	0%
80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois
Proposed Rates on Policies Issued On or After November 1, 2000
Long Term Care Insurance Policy Form 97045PA.1 Series
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0%	18%	33%
30-34	0%	18%	33%
35-39	0%	29%	40%
40	0%	40%	40%
41	0%	40%	40%
42	0%	40%	40%
43	0%	40%	40%
44	0%	37%	40%
45	0%	36%	40%
46	0%	35%	40%
47	0%	32%	40%
48	0%	32%	40%
49	0%	31%	40%
50	0%	31%	40%
51	0%	31%	40%
52	0%	32%	40%
53	0%	32%	40%
54	0%	31%	40%
55	0%	30%	40%
56	0%	28%	40%
57	0%	26%	37%
58	0%	23%	34%
59	0%	20%	32%
60	0%	18%	30%
61	0%	15%	27%
62	0%	13%	24%
63	0%	10%	22%
64	0%	9%	19%
65	0%	8%	18%
66	0%	6%	16%
67	0%	3%	13%
68	0%	0%	9%
69	0%	0%	6%
70	0%	0%	2%
71	0%	0%	0%
72	0%	0%	0%
73	0%	0%	0%
74	0%	0%	0%
75	0%	0%	0%
76	0%	0%	0%
77	0%	0%	0%
78	0%	0%	0%
79	0%	0%	0%
80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Proposed Rates on Policies Issued On or After November 1, 2000
 Base + Simple Automatic Increase Benefit Rider Form 99504 Series
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	39%	40%	40%
61	35%	40%	40%
62	30%	40%	40%
63	26%	36%	40%
64	22%	32%	40%
65	18%	29%	40%
66	14%	25%	35%
67	10%	21%	31%
68	5%	16%	26%
69	1%	12%	21%
70	0%	6%	16%
71	0%	0%	9%
72	0%	0%	1%
73	0%	0%	0%
74	0%	0%	0%
75	0%	0%	0%
76	0%	0%	0%
77	0%	0%	0%
78	0%	0%	0%
79	0%	0%	0%
80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois
 Proposed Rates on Policies Issued On or After November 1, 2000
 Base + Compound Automatic Increase Benefit Rider Form 99505 Series
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	40%	40%	40%
63	40%	40%	40%
64	40%	40%	40%
65	39%	40%	40%
66	32%	40%	40%
67	26%	40%	40%
68	20%	33%	40%
69	13%	27%	38%
70	7%	20%	30%
71	3%	11%	22%
72	0%	3%	13%
73	0%	0%	5%
74	0%	0%	0%
75	0%	0%	0%
76	0%	0%	0%
77	0%	0%	0%
78	0%	0%	0%
79	0%	0%	0%
80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%



97045 Series In-Force Rate Increase Filing Status

State	Years Sold	Policies in Force (as of year-end 2016)	Annualized Premiums (as of year-end 2016)	First Rate Increase Filing					Second Rate Increase Filing				
				Filing Date	Approval Date	Implementation Date	Average % Requested	Average % Approved	Filing Date	Approval Date	Implementation Date	Average % Requested	Average % Approved
Alabama	1997 - 2001	605	912,311	Jan-12	May-12	Dec-12	37.0%	37.0%	Apr-13	Apr-13	Dec-13	29.0%	19%*
Alaska	1997 - 2001	150	323,146	Jan-12	Mar-12	Dec-12	37.0%	37.0%	Apr-13	May-13	Dec-13	23.0%	23.0%
Arizona	1997 - 2002	647	1,109,121	Mar-13	Mar-13	Aug-13	37.0%	37.0%	May-13	Disapproved	N/A	27.0%	
Arkansas	1997 - 2002	309	297,889	Feb-13	Apr-13	Sep-13	37.0%	5.0%	May-15	Jul-15	Dec-15	36.1%	18.5%
California	1999 - 2002	6,180	9,612,736	Jun-12	Mar-14	Nov-14	37.0%	18.6%					
Colorado	1997 - 2002	1,040	1,786,856	Feb-13	Apr-13	Sep-13	37.0%	37.0%	Jun-13	Disapproved	N/A	31.0%	
Connecticut	2000 - 2002	47	57,242	Apr-13	Disapproved		38.0%						
Delaware	1997 - 2001	81	142,559	Jul-12	Nov-12	Apr-13	25.0%	15.0%	Mar-13	Oct-13	Apr-14	24.0%	15.8%
District of Columbia	1997 - 2001	12	27,306	Aug-12	Dec-12	Jun-13	10.0%	10.0%	Feb-13	May-13	Jun-14	9.0%	9.0%
Florida	1997 - 2001	2,372	3,680,487	Feb-13	Mar-14	Aug-14	37.0%	16.3%	Apr-15	Jul-15	Mar-16	39.3%	15.0%
Georgia	1997 - 2001	1,087	1,378,804	Feb-12	May-12	Dec-12	37.0%	12.0%	Mar-13	May-13	Dec-13	38.0%	14.6%
Hawaii	1997 - 2001	337	632,362	Oct-12	Mar-13	Aug-13	37.0%	37%*	Apr-15	Pending		38.0%	
Idaho	1997 - 2002	174	326,171	Jul-12	Oct-12	Mar-13	37.0%	37.0%	May-13	Oct-13	Mar-14	28.0%	14.0%
Illinois	1997 - 2001	1,969	3,549,770	Jan-12	Apr-12	Dec-12	37.0%	37.0%	Apr-13	Nov-13	Mar-14	23.7%	23.7%
Indiana	1997 - 2002	569	890,441	Aug-12	Feb-13	Jul-13	37.0%	16.8%	Jun-13	Nov-13	Jul-14	34.0%	9.3%
Iowa	1997 - 2001	1,281	2,148,456	Jan-12	Aug-12	Jan-13	37.0%	18.0%	Feb-13	Jul-13	Jan-14	36.0%	36%*
Kansas	1997 - 2001	900	1,029,655	Mar-12	Jun-12	Dec-12	35.0%	10.0%	Feb-13	Disapproved	N/A	30.0%	
Kentucky	1997 - 2001	329	543,954	Mar-12	Jun-12	Dec-12	37.0%	37.0%	Apr-13	Jul-13	Dec-13	31.0%	9.5%
Louisiana	1997 - 2002	687	852,604	Feb-13	Aug-13	Jan-14	37.0%	24.0%	Nov-13	Dec-13	Jan-15	21.8%	21.8%
Maine	1997 - 2001	76	105,725	Mar-13	Jun-13	Jan-14	37.0%	31%*	Aug-15	Jan-16	Jun-16	38.7%	31.3%*
Maryland	1998 - 2002	1,099	1,962,268	Apr-12	May-12	Dec-12	15.0%	15.0%	Mar-13	Apr-13	Dec-13	15.0%	15.0%
Michigan	1997 - 2001	759	1,270,429	Jan-12	May-12	Dec-12	37.0%	37.0%	Apr-13	Apr-13	Dec-13	22.9%	22.9%
Minnesota	1997 - 2001	983	1,063,103	Jul-12	Disapproved		37.0%		Dec-13	Disapproved	N/A	37.0%	
Mississippi	1997 - 2001	544	680,239	Jun-12	Aug-12	Apr-13	23.0%	23.0%	Apr-13	May-13	May-14	23.0%	23.0%
Missouri	1997 - 2001	1,417	2,550,941	Feb-12	Sep-12	Feb-13	37.0%	37%*	Apr-15	Apr-15	Sep-15	38.2%	38.2%
Montana	1997 - 2002	119	208,012	Jul-12	Aug-12	Jan-13	37.0%	19.0%	Apr-13	May-13	Jan-14	35.0%	19.0%
Nebraska	1997 - 2002	1,120	1,774,655	Feb-12	Oct-12	Mar-13	37.0%	19.0%	Feb-13	Mar-13	Mar-14	35.0%	35.0%
Nevada	1997 - 2001	245	413,580	Jul-12	Sep-12	Feb-13	37.0%	10.0%	Mar-13	Sep-13	Feb-14	39.0%	39%*
New Hampshire	1997 - 2001	55	99,217	Feb-12	Apr-12	Dec-12	37.0%	37.0%	May-13	Disapproved	N/A	33.0%	
New Mexico	1997 - 2002	296	417,069	Mar-12	Disapproved		37.0%		Oct-13	Oct-13	Mar-14	14.8%	14.8%
New York	1998 - 2002	660	1,236,231	Apr-13	Oct-13	Jun-14	38.0%	10.0%	Oct-14	Jul-15	Dec-15	67.7%	15.0%
North Carolina	1998 - 2002	758	1,150,956	Aug-12	Jun-13	Nov-13	37.0%	37.0%	Jul-13	Disapproved	N/A	31.4%	
North Dakota	1997 - 2002	220	337,759	Jul-12	Oct-12	Feb-13	37.0%	15.0%	Jul-13	Aug-13	Feb-14	37.0%	14.7%
Ohio	1997 - 2002	1,338	2,020,692	Jun-12	Jun-12	Dec-12	37.0%	20.7%	Apr-13	Jan-14	Jun-14	36.0%	9.9%
Oklahoma	1997 - 2002	621	838414.46	Feb-12	May-12	Dec-12	37.0%	23.7%	Mar-13	Apr-13	Dec-13	33.0%	23.0%
Oregon	1997 - 2002	10/13/01	6/4/00	Jul-12	Oct-13	Apr-14	37.0%	37.0%	04/29/16	09/07/16	02/01/17	38.5%	38.5%
Pennsylvania	1998 - 2001	1189	1731656.1	Jun-12	Oct-12	Feb-13	37.0%	15.0%	Mar-13	Sep-13	Feb-14	37.0%	14.0%
South Carolina	1998 - 2001	8/2/01	7/18/66	Jan-12	Oct-12	Mar-13	37.0%	19.0%	Feb-13	May-13	Mar-14	35.0%	19.0%
South Dakota	1997 - 2002	464	814273.64	Jul-12	Aug-12	Jan-13	37.0%	37.0%	May-13	Jul-13	Jan-14	22.3%	22.3%
Tennessee	1997 - 2001	8/18/01	3/10/06	Mar-12	Jun-12	Dec-12	37.0%	37.0%	May-13	Sep-13	Apr-14	21.0%	21.0%
Texas	1998 - 2002	4668	7864047.73	Jun-12	Aug-12	Jan-13	37.0%	25.0%	May-15	Jul-15	Dec-15	38.2%	38.2%
Utah	1998 - 2002	6/6/00	3/21/38	May-12	Aug-12	Jan-13	37.0%	37.0%	May-13	Disapproved	N/A	29.0%	
Vermont	1997 - 2002	2/25/00	12/3/04	Mar-12	Disapproved		37.0%		Mar-13	Disapproved	N/A	39.0%	
Virginia	2001 - 2002	11/23/02	7/2/62	Nov-13	May-16	Aug-17	36.4%	36.4%**					
Washington	1998 - 2001	525	1009493.08	Jul-12	Jan-13	Jun-13	37.0%	37.0%	May-13	Oct-13	Jun-14	24.0%	24.0%
West Virginia	1997 - 2002	6/2/00	3/21/57	Jan-12	Apr-12	Dec-12	37.0%	37.0%	May-13	Aug-13	Feb-14	32.0%	24.6%*
Wisconsin	1998 - 2001	10/7/01	11/26/61	May-12	Jun-12	Dec-12	22.4%	22.4%	Aug-15	Nov-15	Jul-16	20.2%	20.2%
Wyoming	1997 - 2001	5/10/00	12/9/65	Jan-12	May-12	Dec-12	37.0%	37.0%	Apr-13	Jun-13	Dec-13	23.4%	23.4%

*Rate increase phased-in over two years

**Rate increase phased-in over three or more years

8/1/2017



97045 Series In-Force Rate Increase Filing Status

State	Years Sold	Third Rate Increase Filing					Fourth Rate Increase Filing					Fifth Rate Increase Filing					Cumulative Increase
		Filing Date	Approval Date	Implementation Date	Average % Requested	Average % Approved	Filing Date	Approval Date	Implementation Date	Average % Requested	Average % Approved	Filing Date	Approval Date	Implementation Date	Average % Requested	Average % Approved	
Alabama	1997 - 2001	Apr-16	Jun-16	Nov-16	18.4%	18.4%	Feb-17	Apr-17	Nov-18	27.2%	27.2%						145.5%
Alaska	1997 - 2001	Apr-16	May-16	Oct-16	36.8%	36.8%											130.5%
Arizona	1997 - 2002	Apr-15	Jun-15	Nov-15	36.9%	36.9%	Aug-16	Disapproved	N/A	28.3%							87.6%
Arkansas	1997 - 2002	May-16	Jun-16	Dec-16	35.9%	23.0%	Apr-17	May-17	Dec-17	33.9%	13.9%						74.3%
California	1999 - 2002																18.6%
Colorado	1997 - 2002	Apr-15	Jun-15	Mar-16	37.8%	37.8%*											88.8%
Connecticut	2000 - 2002																0.0%
Delaware	1997 - 2001	Apr-15	May-15	Oct-15	23.5%	23.5%	May-16	Dec-16	Sep-17	23.4%	23.4%						102.9%
District of Columbia	1997 - 2001	Mar-15	Apr-15	Sep-15	9.9%	9.9%	1-Jun-16	16-Jun-16	1-Nov-16	9.9%	9.9%	May-17	May-17	Nov-17	10.0%		59.3%
Florida	1997 - 2001	May-16	Oct-16	Mar-17	39.5%	13.3%											51.5%
Georgia	1997 - 2001	Apr-15	Jul-15	Dec-15	38.0%	12.6%	Jul-16	Sep-16	Feb-17	37.3%	14.5%						65.5%
Hawaii	1997 - 2001																37.0%
Idaho	1997 - 2002	Apr-15	Jan-16	Jun-16	33.6%	13.8%											77.7%
Illinois	1997 - 2001	Mar-16	Jul-16	Dec-16	36.4%	36.4%											131.2%
Indiana	1997 - 2002	May-16	Aug-16	Jan-17	38.7%	7.9%											37.7%
Iowa	1997 - 2001	Aug-15	Nov-15	Apr-16	36.1%	28%*											105.4%
Kansas	1997 - 2001	Apr-16	Jun-16	Dec-16	45.0%	45.0%											59.5%
Kentucky	1997 - 2001	May-15	Aug-15	Jan-16	37.6%	9.7%	Jun-16	Jun-16	Jan-17	35.4%	9.6%						80.4%
Louisiana	1997 - 2002	Mar-16	Nov-16	Apr-17	23.4%	23.4%											86.4%
Maine	1997 - 2001																72.0%
Maryland	1998 - 2002	Apr-15	Aug-15	Jan-16	14.6%	14.6%	Aug-16	Aug-16	Jan-17	14.3%	14.3%						73.2%
Michigan	1997 - 2001	Mar-16	Apr-16	Sep-16	35.4%	35.4%											128.0%
Minnesota	1997 - 2001	Sep-16	Nov-16	Apr-17	38.7%	38.7%**											38.7%
Mississippi	1997 - 2001	Apr-15	Jun-15	Nov-15	22.9%	10.0%	Jun-16	Sep-16	Feb-17	22.4%	22.4%						103.7%
Missouri	1997 - 2001	Jun-16	Jun-16	Nov-16	29.8%	29.8%											145.8%
Montana	1997 - 2002	May-15	Jul-15	Dec-15	35.8%	15.7%	Feb-17	Pending		31.3%							63.8%
Nebraska	1997 - 2002	Apr-16	Jul-16	Dec-16	36.6%	36.6%											119.4%
Nevada	1997 - 2001	Aug-15	Sep-15	Feb-16	37.5%	37.5%*											110.2%
New Hampshire	1997 - 2001																37.0%
New Mexico	1997 - 2002	Apr-15	Jun-15	Nov-15	39.4%	15.0%	Feb-17	Apr-17	Sep-17	38.6%	14.8%						51.6%
New York	1998 - 2002	16-Nov-16	21-Apr-17	1-Sep-17	15.0%	15.0%											45.5%
North Carolina	1998 - 2002	May-15	Disapproved	N/A	38.2%		Jan-17	May-17	Dec-17	38.5%	38.5%*						89.7%
North Dakota	1997 - 2002	Apr-15	Apr-15	Sep-15	37.8%	14.8%	May-16	Jun-16	Nov-16	35.8%	14.3%	May-17	May-17	Nov-17	13.4%	13.4%	96.3%
Ohio	1997 - 2002	May-15	Feb-16	Jul-16	37.7%	14.3%	Jan-17	Feb-17	Jul-17	14.2%	14.2%						73.1%
Oklahoma	1997 - 2002	Apr-15	Jan-16	Jun-16	23.5%	9.7%											66.9%
Oregon	1997 - 2002																89.7%
Pennsylvania	1998 - 2001	May-15	Aug-15	Jan-16	36.5%	14.5%	Jun-16	Sep-16	Jan-17	36.0%	13.8%						70.9%
South Carolina	1998 - 2001	Apr-15	May-15	Mar-16	18.5%	18.5%	Feb-17	Mar-17	Dec-17	32.7%	17.8%						97.7%
South Dakota	1997 - 2002	Mar-16	Apr-16	Sep-16	36.5%	36.5%											128.7%
Tennessee	1997 - 2001	Apr-16	May-16	Oct-16	36.2%	36.2%											125.8%
Texas	1998 - 2002	May-17	Jun-17	Dec-17	33.9%	33.9%											131.4%
Utah	1998 - 2002	Apr-16	May-16	Oct-16	38.6%	38.6%	Feb-17	Disapproved		26.0%	0.0%						89.9%
Vermont	1997 - 2002																0.0%
Virginia	2001 - 2002																36.4%
Washington	1998 - 2001	Mar-16	Nov-16	Apr-17	35.9%	35.9%**											130.9%
West Virginia	1997 - 2002	Apr-16	Apr-16	Oct-16	36.4%	31.8%											125.0%
Wisconsin	1998 - 2001																47.2%
Wyoming	1997 - 2001	May-15	May-15	Oct-15	35.0%	35.0%											128.2%

*Rate increase phased-in over two years

**Rate increase phased-in over three years

Form 97045 Series - Lifetime Loss Ratios both With and Without Proposed Rate Increase

Loss Ratio Demonstration - Results from the sum of the accumulated past and the discounted projections

Form 97045 Series - Lifetime Loss Ratios both With and Without Proposed Rate Increase

Earned Premium and Incurred Losses are calculated by accumulating past amounts and discounting projected amounts at 4.5%.

		Earned Premium	Incurred Losses	Loss Ratio
With Rate Increase	Nationwide Original Rate Class	1,678,847,477	2,685,913,674	160.0%
	Nationwide New Rate Class	681,413,752	844,831,087	124.0%
	Pennsylvania Policies Issued Prior to Nov. 1, 2000	52,765,695	81,664,724	154.8%
	Pennsylvania Policies Issued on or After to Nov. 1, 2000	13,605,580	17,343,972	127.5%

		Earned Premium	Incurred Losses	Loss Ratio
Without Rate Increase	Nationwide Original Rate Class	1,552,592,947	2,685,913,674	173.0%
	Nationwide New Rate Class	621,354,058	844,831,087	136.0%
	Pennsylvania Policies Issued Prior to Nov. 1, 2000	48,827,902	81,664,724	167.3%
	Pennsylvania Policies Issued on or After to Nov. 1, 2000	12,505,423	17,343,972	138.7%